

**From:** "Pheasant, Andrew" <[REDACTED] GRO>  
**To:** Zoe Topham <[REDACTED] GRO>, Alison Bolsover  
[REDACTED] GRO, Rodric Williams  
**Cc:** "Butler, Rebecca" <[REDACTED] GRO>, "Parsons, Andrew"  
[REDACTED] GRO  
**Subject:** RE: URGENT Limitation Expires in 29/11/13 - Mr Terence Walters Your Ref:  
LIT/263431/MPD 2540988 LIT/SUB/DEF (Our Ref: 364065.346) [BD-  
4A.FID10518888]  
**Date:** Tue, 26 Nov 2013 13:34:50 +0000

**Importance:** Normal

**Inline-Images:** image001.jpg; image002.jpg; image003.png; image004.png; image005.png;  
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image016.gif; image017.png; image018.png; image019.png; image020.jpg; image021.jpg

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Rodric,

Further to our call earlier we will take steps to issue the call and protect our position.

We will arrange for it to be stayed immediately following service and also make clear in our covering letter to Mr Walters that we have issued so that we are protecting the position and it will not impact on the mediation scheme.

Many thanks  
Andy

**Andrew Pheasant**

Associate

for and on behalf of Bond Dickinson LLP

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**From:** Pheasant, Andrew  
**Sent:** 26 November 2013 09:03  
**To:** Zoe Topham; Alison Bolsover; 'Rodric Williams'  
**Cc:** Butler, Rebecca ([REDACTED] GRO)  
**Subject:** FW: URGENT Limitation Expires in 29/11/13 - Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF (Our Ref: 364065.346)

Dear Alison, Rodric and Zoe,

Further to the emails below has a final decision been reached in relation to this claim?

I appreciate that there are several factors that do not make this a straightforward decision but we need to issue shortly.

Whilst costs are a serious factor, in light of the on-going mediation scheme, we would seek to stay the case immediately to allow the mediation to run its course. This would stop costs from rising and would still allow the claim to

be dealt with within the context of the mediation. If a claim is not issued the debt will not be recoverable (assuming Mr Walters will not agree to pay!) and we will lose that pressure, which may be useful in the context of the mediation.

On balance I would recommend issuing a claim to protect our position and allow us the possibility of recovering the debt at some stage in the future or at least allowing it to be a factor and dealt with within the context of the mediation

I am happy to arrange a telephone conference if that would help just to run through the pros and cons of this case.

Many thanks

Andy

**Andrew Pheasant**

Associate

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**From:** Zoe Topham [[mailto:](#) GRO]

**Sent:** 18 November 2013 16:12

**To:** Butler, Rebecca; Rodric Williams

**Cc:** Alison Bolsover

**Subject:** FW: URGENT - Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF Limitation / IVA (Our Ref: 364065.346) [BD-4A.FID10518888]

Hi Rebecca

In reply to your email this morning please see Alison's email below, sorry I thought you had been copied in.

Rod

What are your thoughts on the Limitation issue?

Please advise

Kind regards

**Zoe Topham** I Former Agent Accounting Team



1 Future Walk, Chesterfield, S49 1PF



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**From:** Alison Bolsover  
**Sent:** 14 November 2013 16:37  
**To:** Zoe Topham; Rod Ismay  
**Subject:** Re: URGENT - Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF Limitation / IVA (Our Ref: 364065.346) [BD-4A.FID10518888]

Zoe

My view is that we do not proceed on this case in the current climate unless you have heard different from Rodric

Rod are you happy with this decision as the case will now come for write off

Ali

Alison

---

**From:** Zoe Topham  
**Sent:** Tuesday, November 12, 2013 03:23 PM Coordinated Universal Time  
**To:** [rebecca.butler](#); **GRO**  
**Cc:** Alison Bolsover; Rodric Williams  
**Subject:** FW: URGENT - Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF Limitation / IVA (Our Ref: 364065.346) [BD-4A.FID10518888]

Hi Rebecca

I have just been having a look at this case as I have inherited it from a colleague.

After reviewing the documentation Mr Walters DOB is the **GRO** so this is not the same person .

Going back to available options I don't think it would viable to issue a claim as the debt is only £11,846.37 and it could the same or more I think the best oprion would be to close your file.

Alison/ Rodric

What are your thoughts on going forward, issue a claim or close the file? due to the limitation period expiring on the 29<sup>th</sup> November 2013

Kind regards

**Zoe Topham** I Former Agent Accounting Team



1 Future Walk, Chesterfield, S49 1PF



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**From:** Stacey J Beresford  
**Sent:** 11 November 2013 15:31  
**To:** Butler, Rebecca  
**Cc:** Zoe Topham  
**Subject:** RE: URGENT - Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF Limitation / IVA (Our Ref: 364065.346) [BD-4A.FID10518888]

Hi Rebecca,

I had a great weekend thank you I hope you did too.

This case is now with Zoe so I have forwarded the email to her to let her make the final decision.

She is back in the office tomorrow I will bring it to her attention.

Kind Regards

Stacey Beresford I Former Agents Accounting Team  
Future Walk Deputy Fire Precautions Officer



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**From:** Butler, Rebecca [[mailto:GRO](#)]  
**Sent:** 11 November 2013 14:37  
**To:** Stacey J Beresford  
**Subject:** URGENT - Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF Limitation / IVA (Our Ref: 364065.346) [BD-4A.FID10518888]  
**Importance:** High

Good morning Stacey,

I hope you had a nice weekend.

### Background

I write in respect of the above matter, which I understand was to be kept on hold until we receive further instructions from either Alison or Rodric.

### Current position – Limitation Issue/ Potential IVA

Having reviewed the documentation it would appear that an audit was conducted on 29 November 2007. As such, the limitation period expires on 29 November 2013. In addition, having carried out an insolvency search on Mr Terence Walters it has revealed a Mr Terence David Walters (**TDW**) entered into an IVA on 23 August 2013. The address for TDW is just over an hour away from Mr Walters previously known address. The date of birth (**DOB**) we have for TDW is **GRO**. I would be grateful if you could please review your documentation and confirm whether this matches Mr Walters DOB. Should there be a direct match, we would need to submit a proof of debt to the IVA practitioners acting



on behalf of Mr Walters in order for them to recognise the debt and get POL added to the list of creditors, you may well have to address the Horizon issues a lot sooner than anticipated.

If there is no match, your available options going forward are as follows:

- 1) **Issue a claim (without service) before the limitation period** - At the date of issuing the claim, you will have four months to the serve the claim on Mr Walters. This will ensure POLs position is protected from the limitation period expiring and will therefore allow POL until the middle of March 2014 to internally make decisions regarding the Horizon matters. In accordance with our pricing brochure, the costs to issue proceeding will be £2,500 plus VAT, due to the fact that the matter is complex with the disputed Horizon issues. Should you continue with this option, you may wish to consider that should the matter go to trial (which is highly likely) costs can be up to £7,700 plus VAT.
- 2) **Close the file** – Given the various raised disputes by Mr Walters, you may wish to consider whether it is commercially viable to continue with this matter.

Please feel free to contact me should you wish to discuss this matter.

I look forward to receiving your instructions.

Kind regards,

**Rebecca Butler**  
Associate Paralegal  
Recovery+

for and on behalf of Bond Dickinson LLP

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**From:** Butler, Rebecca  
**Sent:** 03 May 2013 16:06  
**To:** 'Stacey J Beresford'  
**Subject:** RE: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BD-4A.FID20461924] [BP-1A.FID518888]

Brilliant, thank you Stacey.

And you!

Kind regards,

**Rebecca Butler**  
Associate Paralegal

for and on behalf of Bond Dickinson LLP

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**From:** Stacey J Beresford [<mailto:> GRO]  
**Sent:** 03 May 2013 15:47  
**To:** Butler, Rebecca  
**Subject:** RE: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BD-4A.FID20461924]  
[BP-1A.FID518888]

Hi Rebecca,

This matter needs to stay on hold until Alison or Rodric provide instructions stating otherwise.

Have a fantastic bank holiday weekend!

Kind Regards

**Stacey Beresford** | Former Agents Accounting Team



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**From:** Butler, Rebecca [<mailto:> GRO]  
**Sent:** 03 May 2013 15:46  
**To:** Stacey J Beresford  
**Subject:** RE: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BD-4A.FID20461924]  
[BP-1A.FID518888]

Dear Stacey,

I note that this matter was put on hold and we were awaiting Alison's instructions.

Are you now in a position to provide instructions, or would you like me to continue to put this matter on hold?

Kind regards,

**Rebecca Butler**  
Associate Paralegal

for and on behalf of Bond Dickinson LLP

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**From:** Rebecca Butler  
**Sent:** 13 September 2012 15:32  
**To:** 'Stacey J Beresford'  
**Subject:** RE: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BP-1A.FID518888]

Hello Stacey,

That's absolutely no problem at all, I will continue to keep this matter on hold.

On a completely separate matter, I have now drafted the Particulars for Andrew Mead and await Will's approval. As you are aware he will be in Chesterfield with yourselves tomorrow so I anticipate sending the draft across to you on Monday.

Have a nice afternoon.

Thanks, Becky.

Rebecca Butler  
Paralegal  
Recovery+

For and on behalf of Bond Pearce LLP

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**From:** Stacey J Beresford [[mailto:stacey.beresford@bondpearce.com](#)] GRO  
**Sent:** 13 September 2012 15:24  
**To:** Rebecca Butler  
**Cc:** Jenny Smith  
**Subject:** RE: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BP-1A.FID518888]

Good Afternoon Rebecca,

I hope you're well.

In regards to the case below I have spoken to Alison and she says it was one of the cases where the integrity of Horizon was challenged therefore we received a claim against us. As far as she is concerned the claim against us has been put to bed but the outstanding debt still remains so our part of the case needs to remain open but be put on hold until further instruction.

She is currently in talks with several colleagues over these cases and will be in touch in due course either personally or via Former Agents.

I hope this helps.

Kind Regards

**Stacey Beresford**  
**Former Agent Accounting Team**  
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**Email**

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**From:** Jenny Smith  
**Sent:** 19 August 2012 09:36  
**To:** Stacey J Beresford  
**Subject:** RE: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BP-1A.FID518888]

Hi Stacey

We'll check with Alison when she's back from leave.

Jen

Jenny Smith  
Former Agents Accounting Team Leader  
2nd Floor West  
1 Future Walk  
Chesterfield  
Derbyshire  
S49 1PF

**GRO**

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**From:** Stacey J Beresford  
**Sent:** 17 August 2012 14:36  
**To:** Jenny Smith  
**Subject:** RE: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BP-1A.FID518888]

Hi Jen,

This is a Horizon case currently with Alison and Susan. Should I tell Rebecca to close the case and we will reopen when we hear from Alison?

Thanks

**Stacey Beresford**  
**Former Agent Accounting Team**  
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**Email**

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**From:** Jenny Smith  
**Sent:** 16 August 2012 21:20  
**To:** Stacey J Beresford  
**Subject:** FW: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BP-1A.FID518888]

Hi Stacey

Please could you reply to Rebecca re: the email below.

Thanks

Jen

Jenny Smith  
Former Agents Accounting Team Leader  
2nd Floor West  
1 Future Walk  
Chesterfield  
Derbyshire  
S49 1PF

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**From:** Rebecca Butler [\[mailto:GRO\]](#)  
**Sent:** 14 August 2012 17:18  
**To:** Jenny Smith  
**Subject:** FW: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BP-1A.FID518888]

Dear Jenny,

I write further to your email dated 15 December 2011.

Can you please confirm whether you are now happy for us to close our file, should any further issues arise with this matter, I am happy to re-open the file.

Kind regards,

Rebecca Butler  
Paralegal  
Recovery+

For and on behalf of Bond Pearce LLP

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**From:** Jenny Smith [\[mailto: \]](#) **GRO**  
**Sent:** 15 December 2011 11:26  
**To:** Darryl Webb  
**Subject:** RE: Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BP-1A.FID518888]

Darryl

Please could you keep the file open but don't take action on it.

Thanks

Jenny

Jenny Smith  
Former Agents Accounting Team  
2nd Floor West  
1 Future Walk  
Chesterfield  
Derbyshire  
S49 1PF

**GRO**

**GRO**

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**From:** Darryl Webb [\[mailto: \]](#) **GRO**  
**Sent:** 13 December 2011 16:52  
**To:** Jenny Smith; Pat Davies  
**Subject:** Debtor: Mr Terence Walters Your Ref: LIT/263431/MPD 2540988 LIT/SUB/DEF [BP-1A.FID518888]

Dear Jenny and Pat

I write further in the above matter.

As you may be aware, Mr Walter's has now commenced action against POL and this is being dealt with by my colleague Helen Watson. In the circumstances, and in light of POL's claim against Mr Walter's being contained as a potential counterclaim, I would be grateful for your instructions for me to close my file in this matter to avoid any confusion.

I look forward to hearing from you.

Kind regards

Darryl

Darryl Webb

Associate Paralegal  
Recovery +  
for and on behalf of Bond Pearce LLP

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