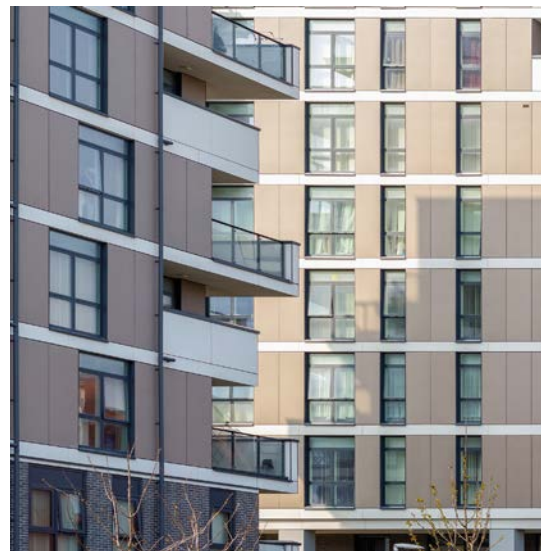




Experts in Debt Recovery for the Property Sector since 1999

Withdrawn Listings • Ground Rent and Service Charges • Overseas Debt
Former Tenant Debt • Commercial Rent Collection • Withdrawal Fees

Sinclair Taylor has been providing debt recovery solutions to the property sector for over twenty years. We partner with leading UK estate agents and property management companies to provide checking and debt collection services relating to withdrawn listings, ground rent and service charges, overseas collections, commercial properties, withdrawal fees, former tenant tracing, tenancy referencing and bought debt. We will support and advise you through the complete debt recovery process – from credit control to litigation, should it be required.

Our experienced and professional team will handle all aspects of recovery on a case by case basis, to deliver the very best outcome for our clients.

How our withdrawn listing checking service works



Trusted, efficient and ethical recovery of fees you are rightfully owed

Sinclair Taylor was the first agency to focus on lost revenue estate agencies were incurring via withdrawn properties, and provides a free of charge withdrawn listings checking service.

This service confirms where an instructed property may have been withdrawn from your agency but then continued to a sale where you may have introduced the purchaser.

Statistics show that around 30% of estate agents' withdrawn instructions go on to sell within 8 months, and of these up to 10% are to buyers where the initial introduction was made by one of our clients.

Often an estate agency is not even aware the sale progressed until it is identified via our checking service, with sums then successfully recovered by us. It's very simple to get started; all you have to do is supply us with a list of withdrawn properties and we can take care of the rest.

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Our complete checking and recovery service is simple:

- We establish which of your withdrawn properties may have been sold subsequently (free of charge)
- We will check the public register for buyers possibly introduced by the agent
- Where we identify a match, we will invite you to supply a copy of the contract you hold, in order that we can establish whether a claim can be made
- We will conduct checks to establish whether the seller is at an address you have supplied and if required, will trace the seller where no forwarding address is given
- We will make contact with the seller to confirm the contractual terms upon which they entered into with you, and seek repayment of the fees due
- Where required, we can instigate action via the county court for recovery (if deemed appropriate and we feel may result in a positive outcome)
- A charge may be made for the public registry checks, trace fees and associated litigation costs where necessary, but all other work is on a no recovery – no fee basis. You will be kept fully updated with regards to any costs you may incur, leaving you fully in control



Our international collections service

We have a dedicated, international collections team who will evaluate a debt before preparing an effective recovery strategy, using expert knowledge of the challenges associated with overseas debt, coupled with our wide ranging sector experience.

Our approach will be bespoke; providing a comprehensive range of recovery solutions together with systems and reporting tools to meet our clients exact needs and multiple currencies.

As we proceed with recovery for our client's debt, we will work to secure an amicable, positive resolution. Should our initial attempt be unsuccessful, a more localised presence will be required. With our client's agreement, we will instruct one of our trusted global partners to recover the debt for a minimal placement fee. Upon successful collection of overdue amounts, we can provide multi-currency payments, if required.

Our service is truly global. We provide debt recovery services in the following locations:

- Europe
- USA, Canada, and South America
- Middle East
- Africa
- Russia and former USSR countries

Features and benefits of our international debt recovery services:

- Proven results – we work efficiently, effectively, and ethically
- Global coverage
- Single point service delivery
- Data cleansing and enhancement for improved recovery
- No contractual tie in or account set up charges
- Full understanding of in-country business practice and regulations
- Secondary, localised presence, if required (administration fee applied)
- International trace investigation service
- Full transparency of activity through our online ClientWeb portal
- Access to our in-house litigation counsel for consultancy and management
- Option to litigate, if required

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We can help recover debt even when a tenant has disappeared

Former tenant rent arrears are often incurred as the result of a tenant abandoning a property and absconding, an eviction, or perhaps upon their death.

Sinclair Taylor works with several large housing associations, private landlords, property management firms, and local authorities to recover former tenant arrears – some of this dating back five years.

Our clients are committed to recovering overdue and unpaid rents as sensitively as possible, seeing any eviction as a failure on their part and look to Sinclair Taylor to offer arrangements to support tenants. Together we prepare realistic payment plans that are manageable and beneficial for both parties and provide ongoing monitoring to ensure that payments are made.

In the instance of recovering rent arrears from former tenants or a guarantor, these initially often require an element of investigation in order that the previous tenant (or perhaps an executor, in the event of death) can be found. We have a dedicated trace investigation team who excel in reconnecting our clients with their previous tenants. Once located, we can progress to collection.

Our online payment portal enables tenants to make payments easily and securely, set payment plans, raise queries or speak directly to our collections team.

Sinclair Taylor delivers its services with professionalism and integrity and all actions can be viewed (and information updated) through our secure ClientWeb; our online case management portal.

Features & benefits of using Sinclair Taylor's debt recovery service:

- Experts in debt recovery for the property sector
- Service provided on a no collect, no fee basis
- No account set up charges or tie ins
- Full transparency to status of accounts via ClientWeb
- Trace and investigation services for absconded tenants
- Legal services, if required
- Letter and telephone campaign, supported by SMS and email, where appropriate

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An effective approach to debt recovery for commercial properties

Every year, landlords are writing off millions of pounds in rent arrears when tenants fail to pay their rent. Whilst the Government's guidance has been for tenants and landlords to work together to reach an amicable solution that works for both parties, this is not always feasible.

The UK courts have been clear: tenants are still legally liable for paying rent as per their agreed contract. But in many cases, this isn't happening. Many landlords believe that their only route to recovery is litigation, which can be time-consuming and does not always bring about success.

Sinclair Taylor provides a less risky option for recovering unpaid rents. We offer a no collection, no fee debt recovery service for commercial rent arrears, with no upfront costs or contractual ties ins.

"Very impressed - from the initial start up to the ongoing support. The online portal is very easy to use and the referral system is very quick. We have started to see some early success with the collection of our former debts."

Finance Manager

Our cloud-based ClientWeb portal enables us to work more effectively with our clients, giving them full transparency on any accounts in the collection process.

This could be payments made and expected, referral of new business, latest activity on accounts as well as the ability to securely transfer data and generate bespoke reports.

In addition to the ClientWeb, we have a team of account managers available Monday to Friday 9-5 to assist you with any queries.

To speak to our team about the recovery of unpaid rent, please contact our offices today.

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Recovery of service charge and ground rent arrears

The non-payment of ground rent and service charges on many leasehold properties causes disruption and impacts the maintenance of common parts at any development.

Whilst this is a breach of the lease, it is often advisable to attempt to resolve the situation without the intervention of the courts. This is where Sinclair Taylor can assist you.

We offer a range of services connected with the recovery of ground rents and service charges to include:

- Branded requests for payments and reminder letters
- Debt recovery solutions
- Litigation advice (costs and implications), where deemed necessary

Our experienced team are experts in recovering service charge and ground rent arrears and will work with the leaseholder to bring accounts up to date and educate them on the importance of these payments being regularly paid as and when they fall due.

We advise on the recovery of:

- Ground rent arrears
- Service charge arrears
- Maintenance charge arrears
- Rent arrears
- Maintenance fees
- Relevant insurance and utilities charges
- Relevant administration costs and professional expenses

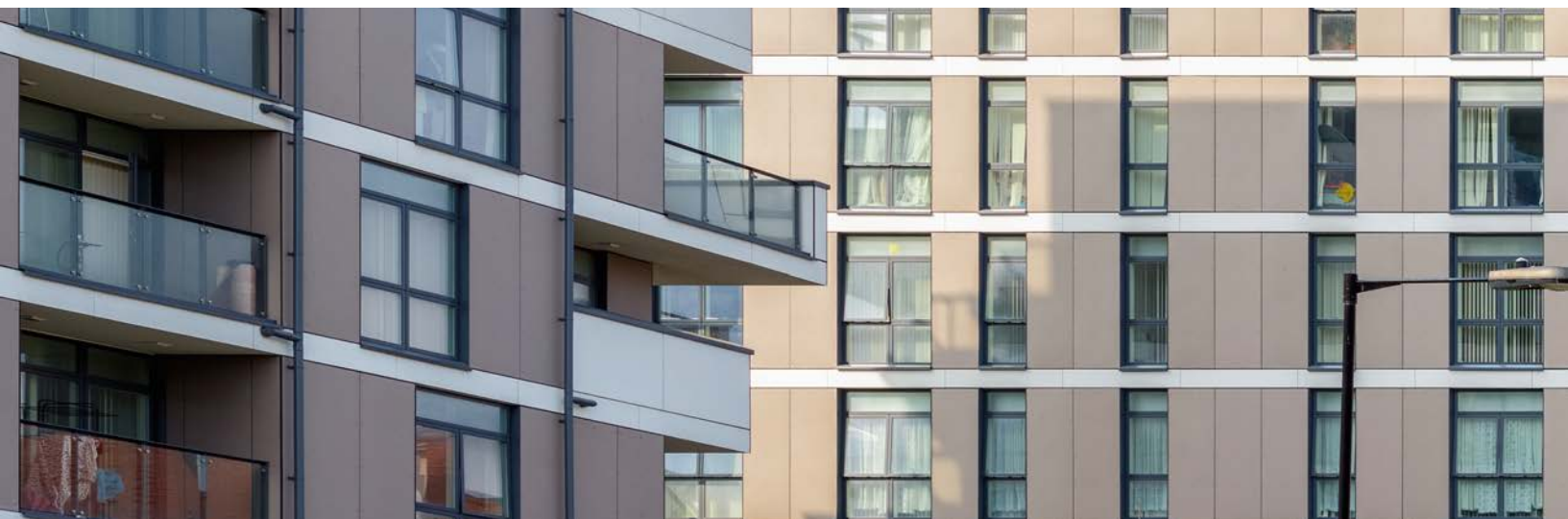
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"We have worked with Sinclair Taylor now for 20-years and have always found them to be a prompt & professional debt recovery service. We are more than satisfied and would be happy to recommend their services. An excellent, knowledgeable and friendly team."

Stirling Ackroyd



Recovery of withdrawal fees

We all understand that things change – never more so than in the property market. Nonetheless, it can be incredibly frustrating when a property that you have marketed is then taken off your books.

Getting a property ready for market takes time; from initial consultation, taking detailed specifications, vendor management, photography, print and advertising (not to mention buyer viewings and communication) all result in time and money. These costs are initially taken on by the agency on the understanding that once the property is sold by them, the agreed commission will cover this initial outlay. In the instance where a property is primed for the market and then withdrawn, many estate agents will look to recover at least part of these costs.

Sinclair Taylor can help you recover these fees on a no collect, no fee basis. We will undertake the initial checking of your terms and conditions free of charge, and should your agreement determine that you have a case for recovery, our professional collection team will begin our process.

Our recovery methods are professional, ethical and efficient, with a focus on recovering monies at the same time as protecting your agency's reputation.

Speak to our team about how we can help with the recovery of withdrawal fees.

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"We enlisted the help of Sinclair Taylor to manage the fees that we had missed out on due to a vendor withdrawing an instruction. The team were highly skilled and efficient in recovering our costs quickly. I would not hesitate to recommend using Sinclair Taylor if you want to recover money that's owed to you."

Estate agency owner



Legal services

Whilst our focus is very much on pre-legal debt recovery, our team has extensive experience in all aspects of legal recovery from issuing proceedings right through to enforcement. In collaboration with our SRA regulated solicitor partners, all areas of our legal services are conducted professionally, courteously and in accordance with all current legislation.

Features of our legal services include:

- No account set up charges
- Immediate same day action
- Recoverable solicitors & disbursement costs
- Claim preparation & file management
- Automatic judgement
- Interactive online case management & reporting
- Guidance and assistance
- Post judgement enforcement
- Statutory demands
- Defended actions & court attendance
- Early dispute resolution

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Bought debt

As well as our many debt recovery service strategies – our pre-legal no collect, no fee model and our litigation services, Sinclair Taylor will also work with you on a 'bought debt' basis. With regards to withdrawn properties, we would be happy to process these through our initial checking criteria and then feed back to you on any accounts that we would be interested in purchasing.

Generally, this package works on a percentage basis with a sum (based on debt value) being paid to you at the sale and assignment stage. In addition, a further sum would then be shared with you as and when successful recoveries are made.

Tenant find-only fees

Letting agents are often instructed on a "find only basis". With no control over rental payments and without the ability to deduct and collect fees due, not only for the initial rental period, but for subsequent periods as well, issues can easily arise and be difficult to resolve. We can help recover costs incurred from unpaid tenant find-only fees. Our dedicated team can locate and engage with the landlord to address monies owed and settle these in a timely manner.



Tenant referencing

Over 90% of UK landlords implement additional checks and due diligence to ascertain that they are leaving their property in safe hands, as the potential for unpaid rents or damage to property are a real issue for any property owner.

Sinclair Taylor's tenancy check service offers a comprehensive report on any potential tenants, the guarantors, or referees. Our reports will confirm the identity, the presence of any detrimental data if it exists and previous address checks providing you with added confidence.

Our reports provide:

- Details of any CCJs (county court judgements), decrees or adverse credit information which may be of concern
- Confirmation of previous linked addresses
- Confirmation of identity and check of any alternative names or aliases a prospective tenant may have been known under

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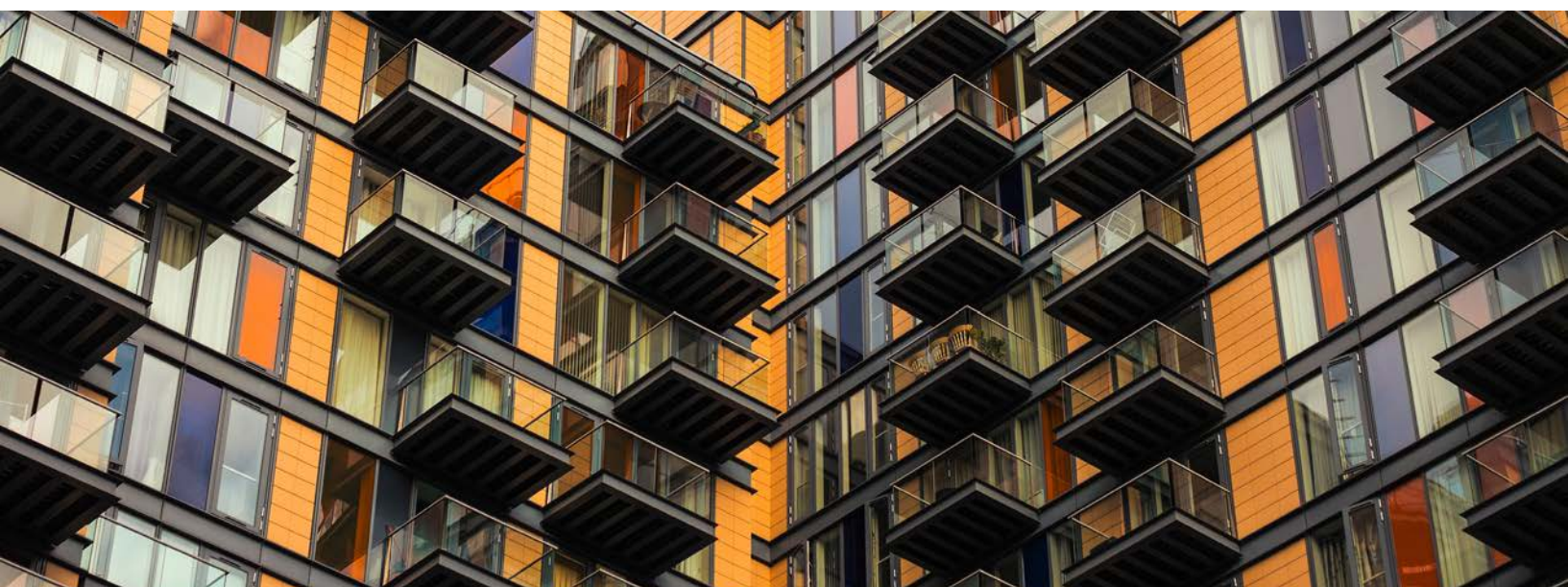
Absconded tenant tracing

When connection with a previous tenant has been lost, we can help. We provide a range of trace services to re-establish contact to enable you to recover unpaid rents.

We understand that tracing is an effective way of turning absconded debt into positive cash flow for your business. Here at Sinclair Taylor, we deliver cost effective trace solutions designed to reconnect your business relationship.

Our highly skilled trace team understand the most reliable methods to locate gone away individuals and use an extensive range of research tools to track electronic footprint, resulting in a positive outcome for our clients. We boast success rates of over 85% across both domestic and international searches.

We provide a no find, no fee service for any UK or international trace. We also provide a fully integrated trace & collect service on a no success, no fee model.





Our services include:

Debt recovery
Withdrawn listings
Ground rent & service charges
Caravan pitch & mooring rents
Overseas collections
Former tenant debt
Commercial rent collection
Withdrawal fees
Absconded tenant tracing
Tenant referencing
Legal services
Bought debt
Landlord debt

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