

Record of examination (Individual)

In the

High Court of Justice, Queen's Bench Division

Claim No.

QB-2021-002156

Appn. No.

Judgment Creditor: Cheryl Plummer LP t/a Cheryl Plummer

Judgment Debtor: Stephen Flattery

1 Personal Information

Full Name: Stephen Paul Flattery

Your age? 52

Present address: 54 Woolgrove Road
Hitchin
Herts SG4 OAZ

National insurance no. NX079961C

Are you married? single?
 separated? divorced?
 living with partner?

Phone numbers:

home

work

mobile

07931 155901

other

Do you intend moving to another address? Yes No
If Yes, what will your new address be and when are you moving?

Date

Do you have any dependant children? Yes No
If Yes, what are their names and ages?

Name	Age
Milli Flattery	14
Lilah-Mae Flattery	6

Do you have other dependants living with you, eg. elderly relatives? Yes No
If Yes, what are their names and ages and to what extent are they dependant?

45.

4

Self Employed

How long have you been self employed?

34 years approx

What work do you do?

Roofer

What is the name of your business?

Flats Roofing

Do you have business premises? eg. shop, yard, lockup

Yes

If Yes, what is their address?

No

What is your annual turnover?

£ nil (not working as the moment)

What amount of profit did the business make over the last year?

£ nil

How much do you draw from the business?

£ 0 per

What were your total drawings in last 12 months?

£ 0

Are you a

sole trader?

partner?

If a partner,

How many employees do you have?

(a) How many partners are there?

(b) What is your share of the partnership?

%

Do you complete Inland Revenue self assessment?

Yes

No

Do you have accounts?

Yes

No

Do you employ an accountant?

Yes

If Yes, what is the accountant's name and address?

No

If you don't have an accountant are accounts audited by a third party?

Yes

If Yes, give name and address and say when audit takes place?

No

They are audited by various building companies

Will you allow the creditor to approach your accountant or auditor or Inland Revenue to verify the information you have given in this section?

Yes

No

Date of audit

Are you working on any contracts at the moment?

Yes

If Yes, give details below

No

Name and address of customer	Nature of work	Contract price £	Amount outstanding £	Date payment expected

Is any money still due to you for work already done?

Yes

If Yes, give details below

No

Name and address of customer	Nature of work	Contract price £	Amount outstanding £	Date payment expected

If money (see above) is overdue what steps are you taking to recover it?

Do you have contracts for work in the future?

Yes

If Yes, give details below

No

Name and address of customer	Nature of work	Expected price £

— [Go to Section 7 page 5] —

5 Unemployed

How long have you been unemployed?

What is your trade / training / profession?

What steps are you taking to obtain employment?

Do you have any outstanding job interviews?

- Yes
 No

If Yes, when?

What state benefits do you receive?
(Housing benefit, if any should be included section 8b on page 7)

Type of benefit	Amount	Frequency of payment	DSS/BA ref.

— [Go to Section 7 below] —

6 Retired

When did you retire?

By whom are your pension(s) paid, how much is paid and when?
(include both state and private pensions)

Pension from	Amount	Frequency of payment

— [Go to Section 7 below] —

7 Other Income

Is there anyone else in your household who is employed? *(Do not include tenants/lodgers. See section 8 on page 6)*

- Yes
 No

If Yes, how much do they contribute to the running of the home?

£ per

What other state benefits do you receive?
(Housing benefit, if any should be included section 8b on page 7)

Type of benefit	Amount	Frequency of payment	DSS/BA ref.
None			49.

— [Go to Section 8 page 6] —

8

Residence

Is your home

 your own property?
Go to 8a below lodgings?
Go to 8b page 7 rented from a council or housing
association?
Go to 8b page 7 rented unfurnished from
a private landlord?
Go to 8b page 7 rented furnished from
a private landlord?
Go to 8b page 7 other living in an intestate property
(e.g. mobile home) Go to 8b page 7

8a Your own property

Are you the sole owner?

 Yes No

If No, name joint owner(s)

Do you own the

 freehold? leasehold?When did you
buy the
property?

Is your home a

 house? bungalow? flat?

Is it

 detached? semi-detached? terraced?How many of the following
rooms does it have? living rooms? kitchens? bedrooms? bath/shower rooms?How much Council Tax do
you pay per year?£ What was the purchase
price of property?£

What is its value now?

£

Is your home mortgaged?

 Yes NoIf Yes, what is the name and
address of your mortgage
lender?How much are your
mortgage payments per
month?£ What type of mortgage do
you have? eg. *repayment*,
endowment etc.How long is the mortgage
for? yearsWhen did you take out the
mortgage?How much is currently
owed under the mortgage?£ Is some or all of the
interest paid by the Benefits
Agency? Yes NoIf Yes, how much is paid
each month?£ 50.

Do you let any part of your home?

Yes

No

If Yes, give names of the tenants/lodgers and details of rent received

Do you have any loans secured on your home? (e.g. further mortgage)

Yes

No

If Yes, give the same details as for the first mortgage

— [Go to Section 9 page 8] —

8b Rented property

Do you rent

on your own? jointly?

What is the name and address of your landlord?

This does not apply as the JD does not pay rent

How long have you lived at the property?

_____ months 4 years

Do you share parts of your home with someone unconnected with you?

Yes

No

Do you pay any additional service charges in connection with the premises?

Yes

No

If Yes, give details

£ _____ per

How much rent do you pay?

£ _____ per

none

How much Council Tax do you pay a year?

£ 140.00

none

Do you sub-let any part of your home?

Yes

No

If Yes, give names of tenants/lodgers and details of rent received.

Do you receive housing benefit?

Yes

No

If Yes, give details

£ _____ per

paid to _____ 51.

— [Go to Section 9 page 8] —

Do you own a motor vehicle? Yes
 No

If Yes, give age, make, model value and registration number. State whether it is owned by you, or subject to a hire purchase/ rental agreement.

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Do you have any assets not previously mentioned? Yes
 No

If Yes, give details

Assets	Value

Does anyone owe you money, which is not a business debt or for work you have done? Yes
 No

If Yes, who owes you money and how much do they owe?

	Value

10 Other Debts or regular payments and court orders

Expenses

Do not include payments made by other members of your household out of their own income or priority debts listed opposite

Mortgage	£	per
Rent	£	per
Council tax	£ 140	per month
Gas	£	per
Electricity	£ 20	per week
Water charges	£ 60	per month
Housekeeping, food, school meals	£	per
Travelling expenses	£	per
Children's clothing	£	per
Maintenance/child support payments	£	per
Student loan repayments	£	per
Mail order payments	£	per
HP repayments	£	per
Digital/satellite TV subscriptions	£ 30	per month
Telephone	£	per
Mobile phone	£ 24	per month
Other expenses (not court orders, priority debts or credit debts listed left)	£	per
	£	per
Total Expenses	£	per

Priority Debts

This section is for arrears only. DO NOT include regular expenses listed left

	£	per	Total arrears outstanding
Rent arrears	£	per	£
Mortgage arrears	£	per	£
Council tax/Community charge arrears	£ 140	per	£ 1 week in
Water charge arrears	£	per	£
Fuel arrears: Gas	£	per	£
Electricity	£	per	£
Other	£	per	£
Maintenance arrears	£	per	£
Income tax	£	per	£
VAT	£	per	£
National Insurance	£	per	£
Others (give details below)	£	per	£
	£	per	£
	£	per	£
	£	per	£
Total Priority Debts	£	per	£ 53.

Have any court orders been made against you? Yes No
 If Yes, give details below

Name of court and case number	Date of Judgment or order	Amount of Judgment or order	Instalments payable per month	Name of creditor	Total still owed	Are payments up to date? (yes/no)	If no, how much in arrears?
TOTALS							

Do you owe money on credit cards or any other loans (not mortgage or business)? Yes No
 If Yes, give details below

Name of Creditor	Total amount owing	Instalments payable per month	Are payments up to date? (yes/no)	If no, how much in arrears?
TOTALS				

Have any bankruptcy proceedings been issued against you? Yes No
 If Yes, what is the court name and case no.

Is the petition

- still pending? order made but discharged?
 order has been made but not discharged? other outcome? (give details below)

Has an Individual Voluntary Arrangement been made? Yes No
 If Yes, give the date

If No, is there a current proposal for one?

- Yes No

Give details of Trustee/ Insolvency Practitioner/ Administrator, supervisor

Can you make an offer of payment? Yes No

If No, please explain why

There is an investigation into this case. The J Debtor does not know the Creditor and is therefore not able to make an offer of payment.

What is your offer of payment?

Pay in full by day of

Instalments of £ per to start on

Method of payment postal order cheque direct debit
 standing order payment book cash

I certify that this is a correct record of the answers I gave to the questions in this document.

Signed _____ Judgment Debtor

Print name S. Flattery

Date 5/10/23

The judgment debtor refused to sign this record of evidence.

Signed _____ Court Officer

Print name _____

Date _____

The following costs of the examination have been allowed and added to the judgment debt £

12 Documents produced

The judgment debtor produced the following documents:

