

## Submission by Tony Shelton

The present system allows a summons to be sent to the last known address of the alleged debtor. Even though the summons has been returned as "no longer at this address" judgment will be granted. This results in unfortunate people having judgments registered against them without their knowledge.

This is happening often with regard to Rates demands. The debt collection companies are the worst example of this happening but the States Departments are equally culpable. If the summons letters were sent by recorded or registered post then subsequently returned then the creditors concerned should be barred from taking judgment.