

Specific & General Services Ltd  
Debt Recovery Division  
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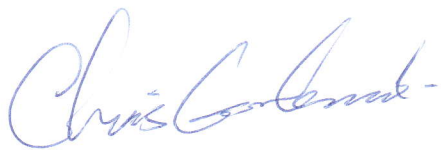
Dear Mr Welby

I would like to write to thank you for providing an excellent and efficient service to us with regard to our debtor. I was extremely pleased to receive the whole outstanding debt, plus some compensation, at no cost to ourselves at all.

I would also like to thank you for giving good advice regarding credit matters and other legal issues, which have proved to be very useful.

I would recommend S & G Services to anyone who has an outstanding debt that needs recovering.

Yours sincerely



Chris Garland  
Managing Director