

Mr Betteley

When you passed my previous correspondence to Brian Munday, he merely whitewashed over the matters I raised, as I suspected he might, and I never received an explanation, let alone an apology, for the accusation that I had not made a payment which I subsequently proved I had paid.

It was that incident, coupled with the fact that you clearly employ liars and cheats, which prompted me to force a court hearing. Unfortunately, I did not realise at the time that such courts were not interested in commercial malpractice so the net result was that your solicitors, who totally ignored my requests for information, managed to increase my indebtedness by 64% having done very little to justify their expenses.

Now, less than one year later, your company is again claiming not to have received payments I made in October and November and your solicitors are threatening to use the terms of the court order to seize the vehicle even though I have not defaulted on the court's orders. They are obviously relying on information supplied by your company and are foolishly ignoring the information I have given them. But I am quite happy to let them advise you to repossess the vehicle because when you do I will contact the police and ask them to charge your company with theft.

Meanwhile, I am concerned that two more payments made to your company have apparently disappeared and whilst, to all intents and purposes, the incompetence of someone within your organisation cannot be disputed, there also lurks the possibility that someone may have embezzled the payments I made.

Although the payments are showing clearly on statements I downloaded from my bank, I have also sought verification from my branch and two departments in the Digital Banking section. They have confirmed that the funds were transferred to the Toyota account. I am therefore obliged to inform you that the Royal Bank of Scotland transferred both the October and November payments for £100 each to account number 21722785 – sort code 83-06-08. This is exactly the same account into which the September payment (which you have received) and all previous payments were paid.

I might also add that this action really is the last straw and I have had just about all I can stomach from Toyota and Lester Aldridge. After the court case and Munday's subsequent pathetic reply to my complaint, I decided that I would attempt to expose Toyota's general lack of integrity and your staff's lies, legal abuses, and attempts to fabricate evidence but I eventually chose to let it drop and move on. But since you seem determined to declare open warfare by repeating the mistakes of the past I now have no qualms at all about treating your company and your agents to the worst publicity I can muster. For no good reason, you have put me to considerable effort justifying my honesty and integrity and there is now some likelihood that I will need to incur even more legal expenses to prove that accusations you have made are entirely false.

This time I demand a full explanation of your reasons for accusing me failing to pay instalments that are, in fact, sitting in your bank account and I would also like someone to explain why the statement prepared by Michael Fry, sent to me by Mrs Loveless of Lester Aldridge, now shows a balance far in excess of the total repayment ordered by Dartford Court.

Signed by me