

## Heartless loan firms hound grieving families for debts

By [Liz Phillips](#)

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Grieving families are being hounded for repayments of debts owed by their deceased loved ones even before their estates have been sorted out, it is claimed.

Banks and loan companies have been accused of pestering bereaved spouses and partners who have been left struggling with debts after a death.



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**Hard times: Many bereaved families have been harassed by companies as soon as a loved on has died**

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The consumer Credit Counselling Service (CCCS) claims to have received a sharp rise in calls about these incidents.

Laura Carver, head of the CCCS helpline, says: 'Bereavement is difficult enough, but finding you have to deal with debt makes it that much harder.'

'This is particularly so for those who have lost a partner or spouse whose income was used to maintain the repayments.'

Many bereaved relatives do not realise they are responsible for the whole sum when they have signed joint credit agreements.

This typically applies to mortgages taken out in both names as well as loans, rent arrears, council tax and utility bills.

But this comes into force only if you've also signed the agreement. If you are just added as an additional cardholder on a credit card, for instance, you are not liable for the debt.

Debts do not die with their owner. it's the deceased's estate which has to repay them. And it's the responsibility of the executors of the estate or the administrators - known as personal representatives - to sort it out.

Andrew Kidd, of solicitors Silverman Sherliker, says: 'It's not appropriate for creditors to harass bereaved family members as all inquiries relating to a deceased affairs ought to be directed to the executors or personal representatives, who are often a firm of solicitors.'

Often the extent of the debt comes as a surprise to the family. The CCCS advises contacting creditors as soon as possible to let them know what's happened. if the deceased owes more than the assets left, then the estate is insolvent and strict insolvency rules dictate the priorities for repayment of debts and liabilities.

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