

# What will the Home Owner and Debtor Protection (S) Bill mean for borrowers in practice?

**Sarah O'Neill**

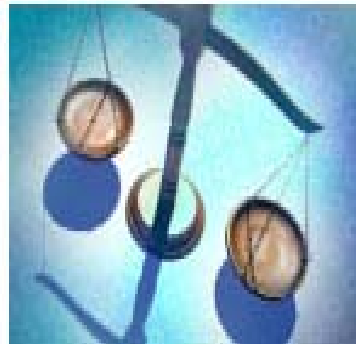
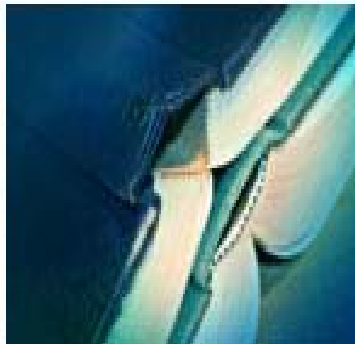
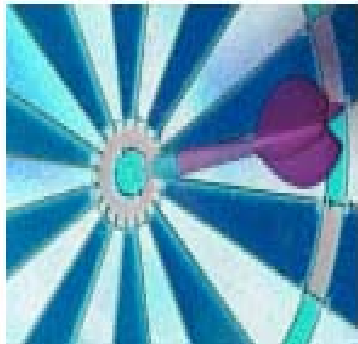
Head of Policy

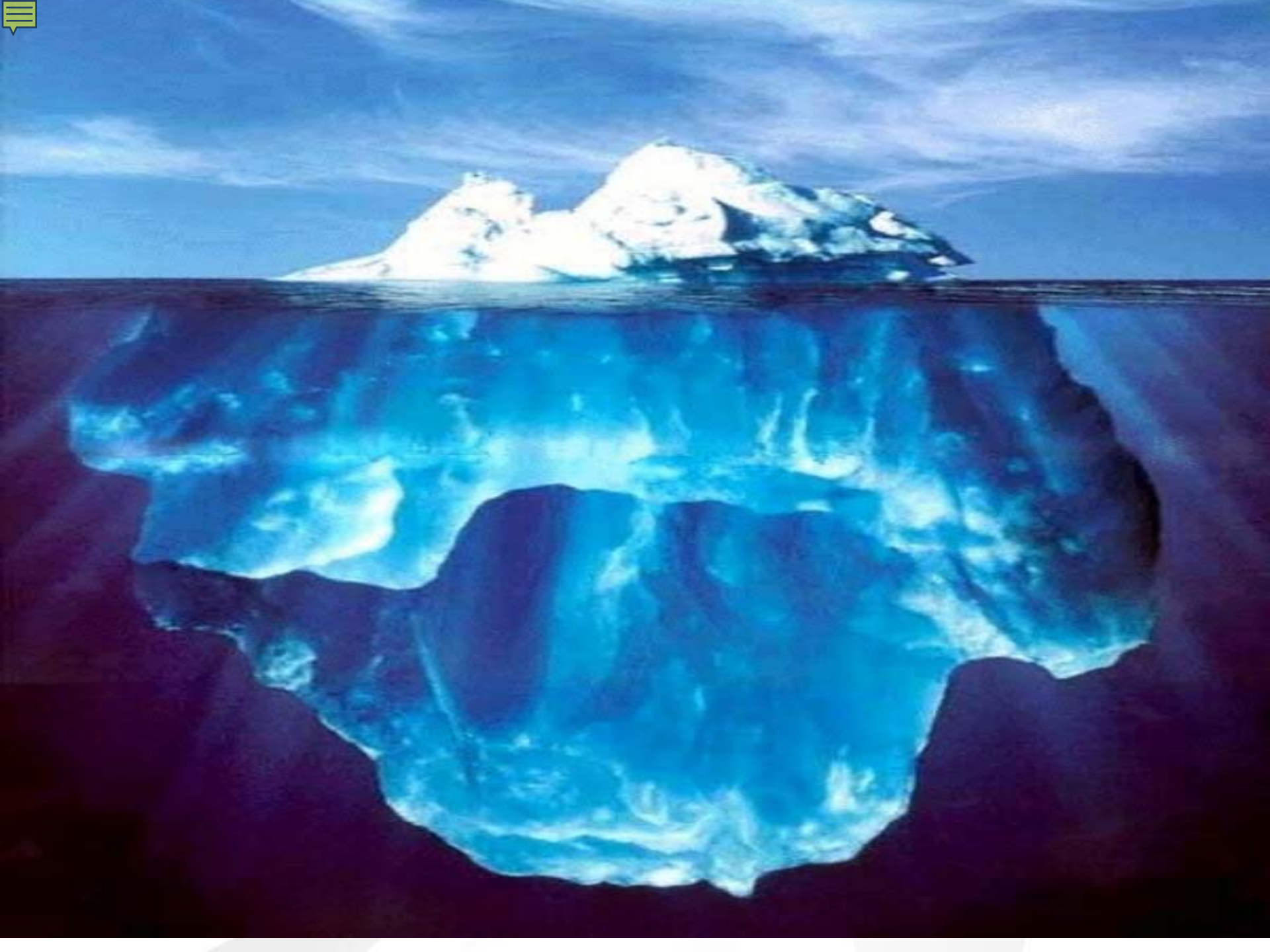
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**Tackling Mortgage  
Repossessions: the Scottish  
approach**

**3 November 2009**



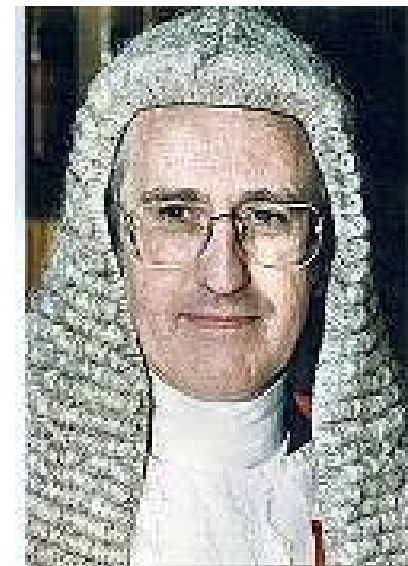


# The wider civil justice system



the civil justice system in scotland –  
a case for review?

the final report of the civil justice advisory group





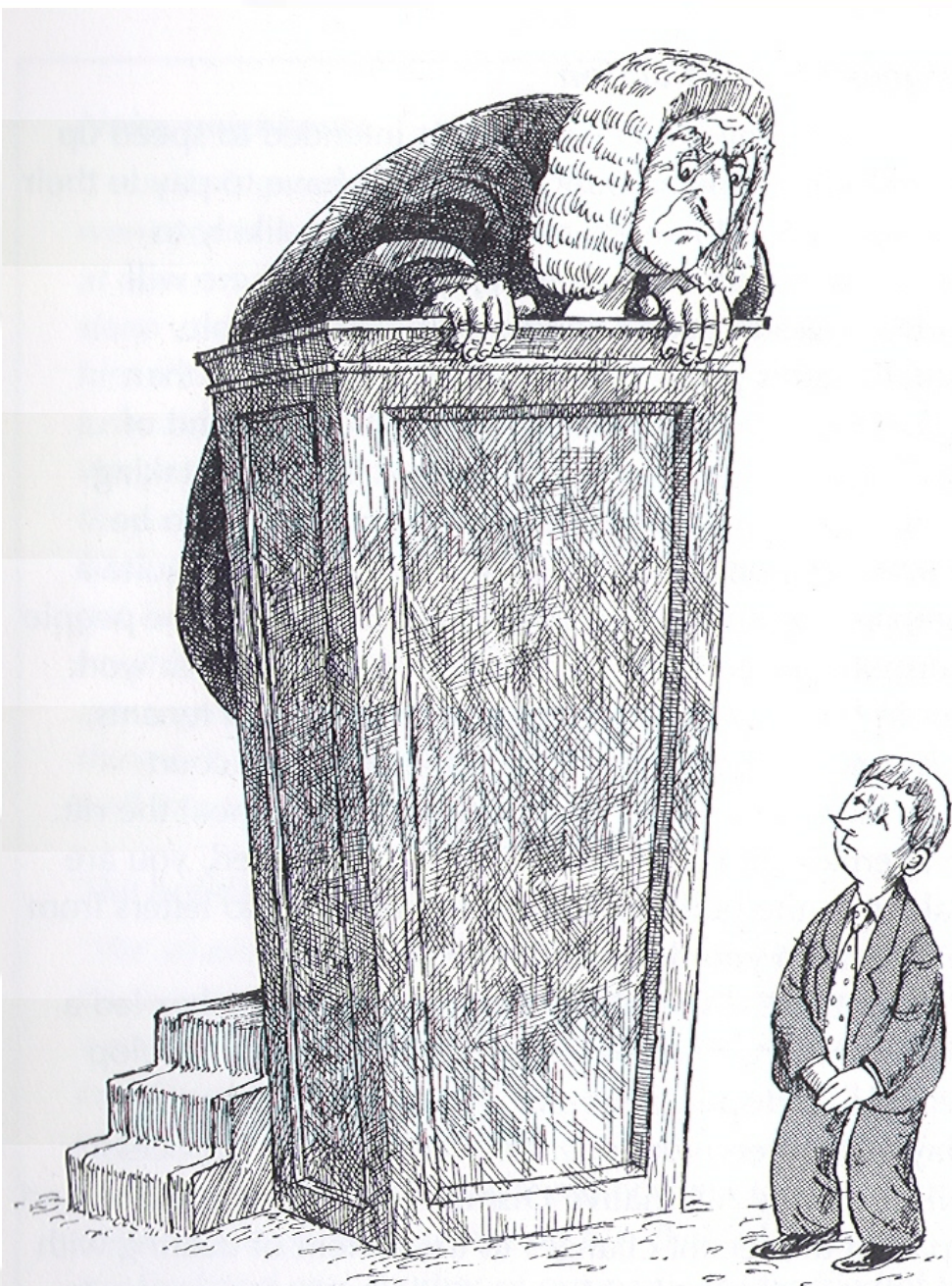
# 4 steps to removing barriers to access to justice

- a public legal education strategy
- joined up and appropriate advice services
- an emphasis on informal means of resolving disputes
- more user-friendly formal dispute resolution mechanisms



# A user focused process

- The role of lenders
- Advice and information
- Simplified processes/forms
- Representation - partnership working
- Court as a last resort



# In-court advice services



# **Tackling Mortgage Repossessions: the Scottish approach**

**3 November 2009**

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