

Interim court order response

In England and Wales, you can object to an interim charging order in two main ways, depending on where the order was made.

1. Check the paperwork carefully

The interim charging order notice should tell you:

- which court issued it
- whether there is a hearing date
- the deadline for objections
- whether it came through the Civil National Business Centre (CNBC)

An interim charging order is temporary. The court later decides whether to make it final.

2. File your objection in writing

If the order came from the Civil National Business Centre

You can ask for the decision to be reconsidered by a district judge within 14 days of service of the order. There is no fee.

You normally do this by:

- writing to the court
- explaining why the order should not have been made
- attaching evidence

There is usually no specific form for reconsideration of the interim order itself.

If there is a county court hearing listed

You must:

- file written evidence/objective grounds with the court, and
- send a copy to the creditor

This must usually be done at least 7 days before the hearing.

3. Grounds you might raise

Common objections include:

- the debt is disputed
- the CCJ was entered incorrectly
- you never received the claim form

- you are already paying by instalments
- the creditor failed to follow procedure
- the property is jointly owned and affects another person unfairly
- the debt is small compared with the property value
- the charging order would cause disproportionate hardship

If the original CCJ/default judgment is wrong because you never knew about it, you may also need to apply to set aside the judgment using Form N244.

4. Attend the hearing

If a hearing is listed, attend it. The judge can:

- dismiss the application
- continue the interim order
- make a final charging order
- give directions for further evidence

Useful official guidance

- [GOV.UK – Respond to a charging order](#)
- [Civil Procedure Rules Part 73](#)
- [Citizens Advice – Charging orders](#)

If you want, I can also help you:

- draft an objection letter
- prepare witness statement wording
- explain how to apply to set aside the CCJ
- review the wording on your interim charging order notice.