

Southend bankrupt has bankruptcy restrictions extended

Carlton James Johnson-Vaughton (48) has had his bankruptcy restrictions extended and, for the next nine years, will need to disclose his status each time he attempts to secure £500 or more in credit.

In March 2019 the Westcliff-on-Sea resident obtained a £25,000 loan before applying for his own bankruptcy just two months later.

Following an investigation into Carlton Johnson-Vaughton's affairs by the Official Receiver, it was discovered that he provided false information about his income and created fake wage slips to support his application for the loan, which he had no reasonable expectation of being able to repay.

The investigation also uncovered that he had used, and lost, the £25,000 loan monies on gambling.

On 6 March 2020, Carlton Johnson-Vaughton had his nine year Bankruptcy Restriction Undertaking accepted by the Secretary of State which, in addition to restricting his access to credit, means he cannot act as a company director without the permission of the court.

Sallie Rose, the Official Receiver, said:

Carlton Johnson-Vaughton cynically and dishonestly obtained credit, and squandered the funds on gambling, in the few short weeks prior to filing for his own bankruptcy.

To protect the market from further abuse, we secured extended bankruptcy restrictions which will prevent him from borrowing money from unwary lenders in the future.

Carlton James Johnson-Vaughton's date of birth is November 1971.

Public-facing details of Carlton James Johnson-Vaughton's Bankruptcy Restrictions Undertaking is [available on the Individual Insolvency Register](#).

Bankruptcy restrictions are wide ranging. The effects are the same whether you are subject to a bankruptcy restrictions order or to an undertaking. Guidance on the main statutory consequences flowing from a [bankruptcy restrictions order or undertaking](#).

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