

English pseudo lawyers cheat German family out of half a million in inheritance



Aunt in England bequeathed £400,000 to her German nieces. The money is now gone.

It's sad enough when you fall for the scam of a fake inheritance and transfer a few thousand euros to some crook for supposed inheritance licence fees or taxes (more on these [cases here](#)).

However, it is even more annoying when - as in a recent case at our law firm - a genuine heiress in England leaves her German relatives a considerable fortune, which actually exists, but this inheritance is then embezzled by dubious executors in the UK. And nobody wants to have been to blame!

What happened?

A lesson in the English legal system, in which a *law firm* does not have to have lawyers and in which so-called "*will writers*" have been ripping off elderly ladies and gentlemen for many decades. Incidentally, this drastic choice of words is not mine. Even the venerable BBC broadcast a half-hour [report on the "Will Writer" industry entitled "Wills - The Final Rip Off?"](#) back in August 2010, 15 years ago, (translated: "Wills - the final rip-off?", whereby the English title also contains the pun R.I.P., i.e. "*rest in peace*")



The screenshot shows the BBC Panorama website interface. At the top, there's a navigation bar with 'BBC' logo, 'Sign in', and links for 'Home', 'News', 'Sport', 'Business', and 'Innovation'. Below this, the 'one Panorama' logo is prominent. A secondary navigation bar includes 'Home', 'Episodes', 'Clips', 'Contact us', and 'Information and Support'. The main content area features a video player with a placeholder image of a grave with flowers. A message states 'Sorry, this episode is not currently available'. Below the video player, the title 'Wills - The Final Rip Off?' is displayed, followed by a description: 'Panorama investigates companies who make a good living from writing your Last Will and Testament, and exposes the shocking financial pitfalls that face unwary consumers. Is it time for this industry to be properly regulated by law?'. A clock icon indicates a duration of '30 minutes'.

Even then, the BBC report denounced the fact that these "*unregulated*" legal service providers in the field of will drafting, who despite the term "*legal service provider*" are not English *solicitors*, often make catastrophic mistakes. The announcement text for the report poses the question of whether it is not high time to regulate and monitor these non-lawyer "legal service providers" more strictly. The criticism is even more specific in this [BBC article accompanying](#) the TV report and in the statement in the context of an investigation by the [consumer protection organisation Legal Services Consumer Panel](#).

- [Statement of the Will Writer Association on the criticism \(806.48 KB\)](#)

In addition to the often legally poor quality of wills, will writer companies are criticised for unnecessary filing and custody fees and, above all, for the fact that they usually write themselves into the will as executors, i.e. as the person who will later settle the estate - for a hefty fee, of course.

Interim result: The industry of "*unregulated will writers*" has been criticised for many years. However, nothing has happened since then. Many dozens of such dubious "law firms" are still offering to draw up professional wills for £29 on the internet and in newspaper adverts.

"Law firms" in England are not always law firms

Astonishing from a German perspective: where it says "*law firm*" or "*legal services*" on the label, there doesn't necessarily have to be a lawyer inside! English law is much more accommodating than German law when it comes to *legal services*. In Germany, it is assumed that only licensed lawyers are allowed to provide legal advice. By and large, this is the case, with very few exceptions, see the German **Legal Services Act (RDG)**. Until 2008, the Legal Advice Act (RBerG) applied, which still allowed a "legal adviser" to act as a legal adviser. However, these times are long gone in Germany.

Not so in England.

If you research who is authorised to provide legal advice and legal services in England, you will find the following astonishing statement on the **website of the venerable "Law Society of England & Wales"**:

It is not necessary to be a solicitor, barrister or other recognised professional in order to practise law in England and Wales.

Anyone is free to offer legal advice and services in England and Wales, in any law, including English law, with only the following restrictions:

- (a) only those qualified and certificated as solicitors or barristers in England and Wales can call themselves by those titles. It is a criminal offence to act as a solicitor, or to pretend or imply that you are one*
- (b) certain limited areas of law are reserved to solicitors and barristers or other recognised professionals who are qualified to practise in England and Wales.*

The English equivalent of the German Legal Services Act, the **Legal Services Act 2007**, is therefore considerably less restrictive. Anything that is not expressly reserved for "genuine English solicitors and barristers" may also be offered as a *legal service* by anyone and everyone. You can therefore position yourself on the market as a "legal advisor" without any law degree and - like WDS - print silly titles such as "*Most Innovative Law Firm 2016*" or "*Most Outstanding Probate Firm 2020*" on your "law firm" letterhead (see picture below) without anyone in the firm ever having seen the inside of a university, not to mention being admitted to the bar. As long as you do not call yourself a "*solicitor*" or "*barrister*" and as long as you stay away from the "reserved areas of law", you can call yourself a "*law firm*" and offer *legal advice*.

However, if a client in England chooses such an "unregulated legal service provider", there are tangible disadvantages. Not only is the pseudo lawyer simply less well trained. But his professional indemnity insurance (if it exists at all) is much more likely to cover his liability than that of a genuine English solicitor. The latter are also covered for cases of misappropriation, whereas pseudo-lawyers are often not.

In addition, the thin-board legal advisers without a licence are not subject to the extremely strict professional regulations of the English legal profession, which I explain in this article here: **The legal profession in England: SRA, BSB, LSB**

Back to the specific case of the English heiress and her German nieces

The aunt, let's call her Maria Feldgruber, was born in Lower Franconia in 1953. She moved to England in 1985 because of her love for a British man and lived in Bristol until her death in 2019. The marriage (later divorced) remained childless.

In 2013, at the age of 60, she started thinking about her will and - in a momentous mistake - commissioned the law firm **WDS ASSOCIATES LEGAL SERVICES LTD**, with its registered office and business address **at 255 Two Mile Hill Road, Kingswood, Bristol**, Companies House register number **05398796** (hereinafter: **WDS Ltd 2005**), to help her formulate her English will. She wanted her next of kin to inherit, i.e. her four nieces in Germany.

Under English inheritance law, wills must be confirmed by two witnesses. In addition, an executor must always be appointed, who takes possession of the estate after the death of the testator, administers and liquidates it, pays the taxes and estate liabilities and only distributes the remaining estate assets (*the residuary estate*) to the beneficiaries at the very end. Such an executor has a very strong position in English inheritance law. The beneficiaries (I deliberately do not write "heirs" because there are no heirs in English law as understood in German) have hardly any influence.

The reader can guess who were listed as executors in the will of our Mrs Maria Feldgruber: The two owners and managing directors of WDS Ltd 2005,

- Michael George Diamond (born 1960) and
- Debra Dawn Anne Diamond (born 1961)
-

I am not revealing any secrets and I am not violating any data protection laws, because all this information is freely accessible to everyone and free of charge in the English commercial register anyway: <https://find-and-update.company-information.service.gov.uk/company/05398796/officers>

So far, so good. Nothing unusual or even illegal has happened yet.

When the English heiress died in August 2019, the two executors applied for the English Grant of Probate, received it in April 2020 and began settling the estate, i.e. closing the bank accounts and, above all, selling the house in Bristol.

At least that's what the two executors of WDS Ltd 2005 claim. This is because the German nieces, who are named as beneficiaries in the will, are becoming increasingly doubtful as to whether everything is above board in England. Enquiries are not answered for months and then only with "anonymous" e-mails, i.e. without naming any specific person. They were told that the payment would be delayed because it was difficult to sell the property. Then another long period of silence.

At some point, one of the four German nieces asks me to look into the case and asks me for my opinion on what's going on.

A Tale of Two Companies

The first thing I do, of course, is research WDS Ltd, which makes me feel a little queasy. Not only does the office building of the great "*law firm*" to be admired on Google Street View ([link](#)) speak volumes:



... but from the English commercial register (Companies House) it is also clear that the two owners **Michael and Debra Diamond** operate two almost completely identical limited companies in parallel, namely:

- **WDS ASSOCIATES LEGAL SERVICES LIMITED**, Company Register No. 05398796, founded 19 March **2005** ([link](#)) and
- **WDS ASSOCIATES LS LTD**, Company Register No. 13632273, founded 20 September **2021** ([Link](#))

Both WDS Limiteds have:

- the identical business address (see photo above)
- the identical owners / partners, namely Michael and Debra Diamond
- the identical managing directors, namely Michael and Debra Diamond
- the identical nature of business, namely: "*69109 - Activities of patent and copyright agents; other legal activities not elsewhere classified*"
- the identical website, which conveniently only refers to "WDS Associates" in general, thus charmingly avoiding the difference between "Legal Services" and "LS" in the company name: <https://www.wdsassociates.co.uk/>

OK, now I'm angry!

For there is no sensible reason for an honourable businessman, let alone a legal services provider, to have such identical twin companies running in parallel, except to deceive his customers and clients about something or to evade liability claims. The approach of parallel limited companies (or, confusingly, similar parallel limited liability companies) is a well-known cheap farmer's trick that does not work even if it is implemented well. However, the two Diamond players here also do it particularly badly, because the letterhead of WDS Associates LS Ltd, founded in 2021, uses logos with: "32 years of professional legal services" and (probably self-awarded) predicates such as:



With respect:

Firstly, how embarrassing are such blatantly invented, bought or self-awarded awards? Secondly, how unprofessional do you have to be not to realise that a limited company founded in 2021 should not list any awards from 2016 to 2020 on its letterhead? At least not if the limited company founded in 2021 claims to have NOTHING AT ALL to do with the old WDS Associates Limited Services Ltd from 2005 and definitely does not want to be liable for its liabilities. More details on why this is important in a moment.

Before that, a note on what many former clients think of the service provided by WDS:

Alistair Jacques
6 Rezensionen

★★★★★ vor 7 Monaten

A terrible company we never responded to any emails is impossible to get hold of and that's when I'm alive I have such a little faith that when I die, they will be any better. I'm moving my will to someone else do not use.

I have checked my email and I sent to the right one, along with speaking to your office on the phone and still nothing shared with me. I have cancelled my standing order, do not take anymore funds from my account and have a new will in place.

Looking at the reviews below, I don't think I was alone in receiving poor experience.

mac turnball
1 Rezension

★★★★★ vor 2 Wochen **NEU**

Shocking! My parents used this company of scam artists 10 years ago only to discover they never registered their power of attorney's no not work the paper they are written on.... Sent official looking copies! Absolutely disgusting.

Pushy salesman! No compassion!

DO NOT USE

[Übersetzung ansehen \(Deutsch\)](#)

3

Shannon Churchill
2 Rezensionen

★★★★★ vor 2 Wochen **NEU**

AVOID

AVOID! My previous true review was removed, so I will keep it simple! They are not regulated, they breach contract, by not providing the service they advertise for Will storage. They try to charge you, when you try to cancel their Will storage, due to their lack of providing the service advertised. Emails are not responded to, at least not the emails of complaint, seems they cherry pick what they want to respond to. I now have the stress of seeking my own legal action, against this unprofessional company

[Übersetzung ansehen \(Deutsch\)](#)

3

Vanessa Greene
6 Rezensionen

★★★★★ vor 11 Monaten

I am extremely disappointed with the service provided by WDS Associates LS Ltd. My family and I have been in contact with them for almost a year, during a very difficult time for us. The process should have been straightforward, but instead, it has been full of errors and delays.

Every single document we received was full of mistakes. Despite numerous communications and providing all necessary documents months ago, WDS failed to rectify the issues promptly. Their customer service has been appalling, with a complete lack of empathy for the stress and inconvenience they have caused.

They will probably respond with a lie of an excuse, but please read through their reviews. I don't want anyone else to go through what my family has experienced.

I would not recommend them to anyone seeking professional and reliable legal services. Their incompetence and lack of accountability have only added to our grief and stress during an already challenging time.

[Übersetzung ansehen \(Deutsch\)](#)

5

If a genuine, duly authorised solicitor in England received as many scathing reviews as WDS on online review portals such as Google ([here](#)) or YELP ([here](#)), the solicitor's firm would probably no longer be on the market. For real law firms, complaints from clients lead to official reprimands from the Bar Association and - quite tangibly - to massively higher liability insurance premiums.

Unfortunately, our client in Germany was hit much harder than the dissatisfied customers on the rating portals.

Because, and here it comes:

The bomb finally bursts

In a letter dated **26 April 2023**, "WDS Associates LS Ltd" informs Companies House No. 13632273, i.e. WDS, which was only founded in 2021, that - unfortunately, unfortunately - a long-standing and previously always very trustworthy employee, namely **Mr Jamie Cockwell**, had completely unexpectedly embezzled **£1.62 million (just under two million euros)**, unfortunately including the assets of around **£400,000** belonging to Mrs Feldgruber's German nieces.

They would now see if the insurance would cover it. And, of course, they have also filed a criminal complaint. But apart from that, there's not much else they can do now and they really regret it. But the money is probably gone and the company itself has been damaged by the bad employee.

Here is the letter, with some handwritten notes from me on logical inconsistencies (especially funny the subject with the WDS file number from 2019, although the letter supposedly comes from WDS Ltd, which was only founded in 2021):

W.D.S. Associates LS Ltd



Registered Office:
WDS Associates LS Ltd,
255 Two Mile Hill Road, Bristol BS15 1AY

w: www.wdsassociates.co.uk
e: info@wdsassociates.co.uk
t: 0800 056 2015

VAT: 390 4233 09
Company No.: 13632273

Mrs [REDACTED]
[REDACTED]
D - 972 [REDACTED]
Germany

Date: 26th April 2023

Our reference: 2019/285/L [REDACTED] /70109

IMPORTANT - PLEASE READ

Dear Mrs [REDACTED]

Re: The estate of the late Ms Maria [REDACTED]

It is with deep regret that we write to inform you WDS Associates Legal Services Limited have been the victim of fraud by a long-standing employee who has misappropriated substantial funds from our bank accounts.

The Police have been notified of this, and the matter is being investigated by them. The Police investigation has been and is ongoing and strict confidentiality applies to this, but at this time we are permitted to supply you with this information about the current circumstances.

We do have insurance with reputable insurers which we consider and have been advised ought to respond to claims in circumstances such as this. Our insurers (Hayes Parsons) have been notified of these circumstances and are considering their position but are awaiting the Police report on the outcome of the Police investigation. The reference is: NFRC200603739620.

Whilst we understand that this may cause some alarm, the directors of WDS would like to assure you that this matter is being properly addressed by WDS, and we ask for your patience whilst we await the report on the outcome of the Police investigation.

We can also assure you that we will keep you updated with any further developments as soon as we can, though you will appreciate that stipulations as to confidentiality restrict our being able to supply you with details.

Please note the managing directors are only able to communicate through letter due to the nature of the above circumstances. We kindly ask for any concerns or queries to be written direct to the managing directors in the same manner to the address above or via email to info@wdsassociates.co.uk

Yours sincerely,

The Managing Directors,
WDS Associates Legal Services LTD

DIFFERENT COMPANY
FROM WDS LS



GEGRÜNDET/
INCORPORATED
20. SEPT. 2021

Interim conclusion:

The WDS players are at the very least incompetent and dubious, perhaps even highly criminal.

If you think through the timeline, there is a lot to suggest that Gemini Limited was founded in **September 2021** because Mr and Mrs Diamond already knew about the embezzlement of the €2.5 million at that time. They wanted to run the business with new clients quietly and secretly via the new WDS Ltd 2021, which was set up in parallel, while the old WDS Ltd 2005 was no longer to accept new business. Because, as Michael and Debra Diamond already knew at the time, it would inevitably go bust.

They did not inform their clients or the beneficiaries in their clients' wills of the misappropriation until one and a half years later, in a letter dated 26 April 2023!

I am also very personally annoyed because I corresponded and phoned WDS Ltd several times in the period from September 2021 to mid-2022 to ask about the status of the estate settlement. I was always told: Yes, everything is running, it just takes time. Not a word about the fact that an employee had cleared 2.5 million from the accounts.

In hindsight, it is now clear that WDS was putting on a poor show all along, with the two Diamonds' biggest concern evidently being to transfer the new business to a clone company.

What can the German heirs do?

Further correspondence with the "Diamonds" is unedifying, tough and without result. Concrete questions such as:

- Is there a criminal case against Jamie Cockwell and what was the outcome?
- Will the WDS insurance pay for the damage?
- Has WDS sued Mr Cockwell for damages? What is the outcome? Will it be enforced?

... come to nothing.

So I dig deeper into the English commercial register and analyse the annual financial statements published there. Lo and behold, the annual financial statements of the "old" WDS Ltd 2005 for the financial year 1 April 2020 to 31 March 2021 (in the UK, most companies have a financial year that differs from the calendar year) contain the following note:

*"Since the Year End the extent of a fraudulent theft of the company and client funds has come to light. The police have been advised and there is a crime number. The Directors best estimate of **the losses is £500,000 from the company** (which includes £198,390 charged in these accounts) **and £1.6 million from clients**. It is unlikely that significant reparations can*

be claimed from the perpetrator. The Company's insurers are disputing their liability under the policy and so the company will suspend trading from 1st April 2022 until this is resolved and will continue to provide legal services through an associated company."

Wow. So a total of 2.1 million pounds has disappeared, a good 2.5 million euros, of which just under 2 million euros is client money, i.e. inheritances held in trust by WDS. Congratulations, you have to be such a small law firm to achieve that.

Incidentally, this balance sheet was published on 22 March 2022, and the managing directors were already aware of the embezzlement months earlier. However, WDS only informed the aggrieved clients more than a year later, see the above letter from the "new" WDS Ltd 2021 dated 26 April 2023.

Compensation from the shareholder-managing directors?

Is there still hope?

Well, WDS already wrote in the 2021 annual financial statements (see above) that the company's insurance company is refusing to settle and that it is unfortunately also unlikely that any significant compensation will be received from the offender. It would be interesting to know how Jamie Cockwell came up with the €2.5 million.

WDS Ltd 2005 is of course penniless and is now being wound up. If it were a genuine English law firm, then the last resort for the injured client would be the so-called "*SRA Compensation Fund*", which compensates damages if the lawyer's professional indemnity insurance does not settle the claim. But the "pseudo law firms" such as WDS do not have anything like this. Although these "*unregulated legal service providers*" receive an SRA ID number and are also listed as "*legal service providers*" in the official "*Find a solicitor*" directory (which seems somewhat confusing because they are not solicitors), the *SRA website* clearly points out that the solicitors' regulations do not apply to such "*law firms*":

The screenshot shows the SRA's 'Find a Solicitor' search results page. At the top, there's a navigation bar with 'The Law Society' logo and links for 'Home', 'About', 'Advice for the public', and 'Terms of use'. A 'My shortlist' button is on the right. The main heading is 'Find a Solicitor', followed by the text 'Search the official database of 207,745 legal professionals'. Below this are two tabs: 'Quick search' and 'Advanced search'. The search filters include 'Your legal issue' (a dropdown menu currently set to 'All issues') and 'Location' (a text input field for 'Postcode, town, city or country'). A 'Search for a solicitor' button is to the right of these fields. Below the search filters, there's a link: 'Are you a solicitor or law firm looking to change your details? Complete our online form >'. The search results section shows a single entry for 'WDS ASSOCIATES LEGAL SERVICES LTD'. Below the firm name, there's a 'Type' field with the value 'Not an SRA-regulated law practice' and an 'SRA ID' field with the value '564248'.

So, there is probably nothing to be gained from the law firm itself or from the insurance company

Are at least the managing partners liable?

As a lawyer, you can of course immediately think of a number of reasons why it is very well justifiable that the two owners and directors of the limited company should be personally liable for the damage. For example, the keyword is organisational negligence: An individual employee must not be allowed to dispose of such sums of money alone, especially if it is third-party money held in trust. Security mechanisms must be built in here (e.g. transfers must be authorised by two people or similar). Either Mr Jamie Cockwell embezzled the entire 2.5 million euros in one or two days, in which case no security mechanisms were built in. Or he made medium-sized sums disappear over a longer period of time. In that case, there is surveillance culpability, because apparently nobody noticed.

The lack of liability insurance to cover the case can also be regarded as culpable in the case of such trusts.

But such cases involving the managing director of a limited company are complicated. What's more, we still have to rely on speculation when it comes to the facts of the case because WDS has not provided any details about the period of time and how exactly Jamie Cockwell embezzled the €2.5 million. Either way, there is no trace of professional compliance or "*client care duties*" at WDS.

The clients also have the problem that any kind of litigation in England devours a fortune in legal fees. Any English law firm that is to deal seriously and in detail with the case would demand a retainer of £25,000 upwards. Civil proceedings would cost upwards of £100,000. Always with the risk that the Diamonds and Mr Cockwell end up declaring bankruptcy. The Limited (whether in 2005 or 2021) anyway.

Personally, I don't think it's impossible that the Diamonds are in cahoots with Jamie Cockwell.

We are now trying to win over an English solicitor's office for the case and to generate media attention in the UK. In any case, it is absurd how the British advertise their oh-so-great justice system when at the same time such abstruse cases of embezzlement by *law firms* go unpunished.

The WDS motto remains: Audacity wins!

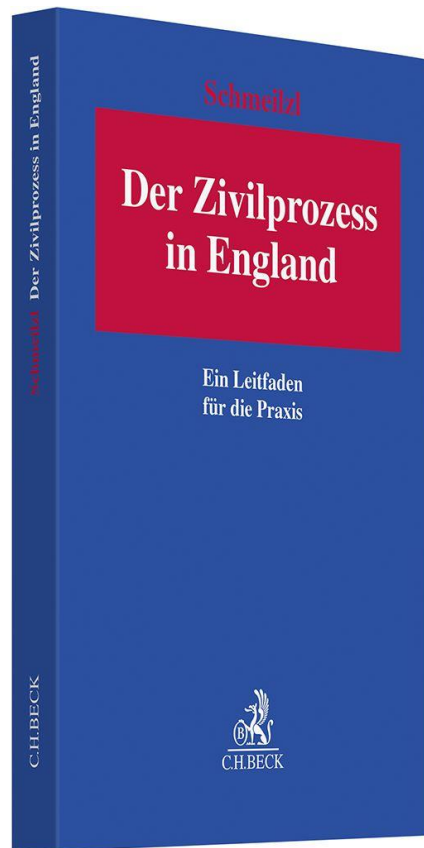
Have the two actors Michael and Debra Diamond at least reformed? Are they doing everything they can to at least minimise the damage and - above all - are they finally giving up their job as "Will Writers"?

Not a trace. As shown, they have set up a new, almost identical company, WDS Ltd 2021, which is attempting to seamlessly follow in the footsteps of the old WDS. The maximum chutzpah here is that the new limited company founded in 2021 continues the "seal of quality" of the old WDS Ltd 2005. Here once again - because it's hard to believe in the context of 2.5 million embezzled funds - the titles in all their glory. First and foremost (a sense of unintentional irony is obviously alien to the Diamonds), the title **"MOST OUTSTANDING PROBATE YEAR 2020"**. That's probably exactly the year in which the money disappeared!



More on inheritance and estate settlement and civil proceedings in England

- Inheritance in England: Checklist for probate proceedings and estate settlement in England
- Legal succession in England: spouse usually becomes sole heir, even alongside children
- Civil proceedings in England
- Procedure of civil proceedings at the High Court in England (graphic overview)
- Which court has jurisdiction for what in England?
- Court fees for civil proceedings in England
- How to find the right lawyer in England?
- Why it is so inconvenient to mandate English lawyers



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