

COLLECTIONS DEPARTMENT

Our objective at Cooper, Spong & Davis, P.C. is to liquidate debt owed to our clients in a professional and ethical manner. We provide a very personal and customized service to our clientele. Through direct attorney involvement on each matter, we are able to ensure quality handling. Because we have mastered our JS Technologies (JST) legal collection software, we are able to manage a volume of collection matters in an efficient manner. JST features automatic diary, bookkeeping, and word processing merge. It is also capable of producing a variety of reports to assist in the management of claims. Because of our technological capabilities, we are able to provide economical and affordable legal collection services to our clients.

The collections department consists of an attorney, Steve Leon, who has practiced in the area of creditors' rights and collection law for over 20 years. He is a frequent lecturer on the subject for continuing legal education credit to attorneys, credit and collection professionals and to other professional groups. Christine Ricks, who also has more than 20 years of legal collection experience, is the legal assistant charged with supervising the staff and running the day to day operations. Christine and Steve are currently supported by several legal collection assistants.

We tailor the collection process to meet the needs of the client. Most clients ask that if we receive no response to our letter within 30 days, then we should proceed with a civil lawsuit for monies owed. If we obtain judgment, then we proceed with available means of post-judgment execution, such as garnishment, debtor's interrogatories and the docketing of liens on real property. During the course of the process, we send numerous letters to the debtor. We subscribe to a number of "skip-trace" services which assist us in the location of individuals.

For "consumer" debts, we adhere to the Fair Debt Collection Practices Act and maintain systems to ensure compliance. Our proper handling of such matters protect the reputations of our firm and that of our clients. For those "commercial" accounts which are not consumer oriented, we proceed with due dispatch to collect the debts within the parameters of applicable law.

References can be provided upon request.