



LaScala



SOCIETÀ TRA AVVOCATI

CREDIT RECOVERY

# CREDIT RECOVERY

The Credit Recovery department comprises different teams, with different specialisms: Small-Value Credits, Legal Recovery, Out-of-Court Collection, Large-Value Credits, NPLs, Real Estate Foreclosures, Utilities & Telco and Due Diligence. La Scala is thus able to provide clients with specialised advice in every area. Every new matter is treated as a separate instruction, governed by its own procedures, and the engineering of operating processes and client reporting is always a primary consideration.

Heads of the department:

CHRISTIAN FAGGELLA (Managing Partner)

MARCO PESENTI (Senior Partner)



# AREAS OF FOCUS

- Consumer lending
- Finance leases
- Small- and large-value bank loans
- Credit card loans
- Debt repayments made automatically out of salary, direct debit and standing order instructions
- NPLs (in particular, mortgage loans)
- Securitised receivables
- Claims in insolvency procedures
- Trade receivables
- Utilities (energy)



# OUR SERVICES

- Due Diligence reviews on portfolios of receivables in connection with their sale and purchase; advice to the purchaser at the time portfolios are priced
- Obtaining and checking information, from sources such as land registries, chambers of commerce, and other commercial sources
- Court action for credit recovery
- Petitions for winding up, claims in bankruptcy, and monitoring of ongoing procedures
- Procedures for foreclosure on real estate
- Telephone contact with debtors in support of court actions
- Negotiations
- Monitoring of implementation of repayment plans
- Advice on the tax deductibility of any losses



# THE FEATURE OF OUR SERVICES

- Ability to handle very large volumes using streamlined highly technological processes
- Outsourcing of client's non-core functions
- Computerised interface for communication with information providers
- Sharing of strategies and collection policies with clients
- Ability to process matters using the client's own software
- Implementation of dedicated management models
- Periodic reporting focused on sales and redemptions; qualitative, quantitative and statistical analyses
- Integrated and coordinated use of actions in and out of court
- Complete nationwide reach



# WHY LA SCALA

A team of over 280 people, distributed over 10 locations in Italy, combines leadership, industry knowledge, technical skills, multidisciplinary and great experience.

Concreteness, innovation, punctuality and sobriety are the distinguishing factors of La Scala.

The ability to offer servicing solutions through professionals with a consolidated experience in the legal field represents our added value.

And through Iusletter, our legal update portal, customers can count on a continuous flow of information that analyzes and elaborates the most controversial aspects of the sector in “real time”.

[lascalaw.com](http://lascalaw.com) | [iusletter.com](http://iusletter.com)

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