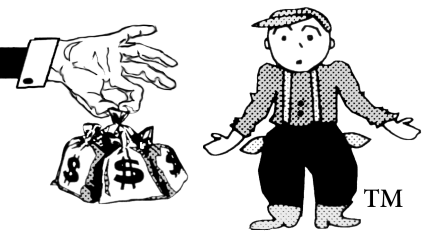


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“We pursue your money until it can’t be pursued anymore.” ©

DEADBEAT BUSTER NEWSFLASH

CAMBRIDGE ... Your customer suddenly morphs from a slow-paying customer, to a non-paying deadbeat. You have three choices: (1) Do nothing and hope for a miracle; (2) Send the file to a collection agency and pray for a miracle; or 3) Locate an aggressive, relentless, commercial debt collection attorney and take immediate action. So what are you going to do?

Our client wisely chose option 3 and called us. We immediately prepared the necessary papers, filed suit and obtained ex parte (without notice) attachments freezing the debtor’s bank account and attaching the debtor’s real estate. Shortly thereafter, as a result of our aggressive debt collection techniques, our client received payment. KA CHING!

FRAMINGHAM ... Your commercial tenant slips out in the dead of night owing back rent. So what are you going to do?

Rather than using a collection agency which sends out letter after letter warning the debtor of impending doom, our client chose to “bring it on” and hired us. We promptly sued and obtained ex parte attachments. After sending out written discovery, we negotiated a satisfactory settlement. KA CHING!

SALEM ... Your customer runs up a seven figure bill and then abruptly refuses to pay. Who are you going to call?

Seeking aggressive commercial debt collection techniques, our client called us. We promptly sued and obtained ex parte bank and real estate attachments as well as a temporary restraining order seeking to prevent any disbursements of assets. After numerous court appearances and aggressive discovery efforts, we facilitated a \$1,000,000.00 settlement agreement. KA CHING!

WORCESTER ... Your long steady customer starts dragging out payment, 30 then 60, then 90 days. Do you wait for the faucet to drip dry or do you take action?

Don’t waste your time with those who send letter after letter. Choose to make a sudden impact in your debtor’s wallet. Our client did. Within seven days of receiving the file, we sued and obtained ex parte attachments of the debtor’s bank accounts, real estate and an injunction to set aside an allegedly fraudulent transfer. As a result of our aggressive debt collection tactics, our client heard KA CHING, KA CHING!

WHAT YOU NEED TO KNOW ABOUT MECHANIC'S LIENS



-The Need For a Written Contract-

Mechanic's liens help suppliers, general contractors and subcontractors get paid for labor and/or materials used in various phases of construction. Before February, 1997, a mechanic's lien required a formal written contract. The "new" Mechanic's Lien Statute inserted Section 2A:

As used in this chapter, the following words shall, unless the context clearly requires otherwise, have the following meaning:

"Written Contract," any written contract enforceable under the laws of the Commonwealth.

Now courts have held that a series of delivery tickets and invoices constitute a "written contract." A "written contract" is now any contract enforceable under the Statute of Frauds. The writings or series of writings taken together must contain the essential terms of a contract, such as price, quantity, and type of materials and services.

Although the project-specific written contract that we prepare for our clients is preferable, don't give up your lien rights without having us review your paperwork.

PROTECT YOURSELF FROM FRAUDULENT TRANSFERS

Debtors or "would-be" debtors often try to play the game of "hide the bacon." Fortunately, Massachusetts General Laws Chapter 109A provides you with some protection. A detailed and complex statute, it provides, simply put, that a transfer is fraudulent whether your claim arose before or after the transfer was made or obligation was incurred, if the debtor made the transfer or incurred the obligation:

1. With actual intent to hinder, delay or defraud any of its creditors; or
2. Without receiving fair consideration for the transfer.



Setting aside an alleged fraudulent conveyance requires bringing suit within four years from the date of transfer. It is critical when you grant credit that you check with the online registry of deeds to see what your "would-be" customer and/or guarantor has done with their assets. Usually, the issue of a debtor's assets does not come into play until the often impoverishing outbreak of the dreaded "deadbeatitis."

When we receive a case, we search for assets, including those that the debtor has attempted to squirrel away. When we locate an alleged fraudulent conveyance, we seek to prevent the new "owner" from again transferring the property, and work to set aside the fraudulent conveyance so that you have an attachable asset from which you may get paid.

WHY CHOOSE THE LAW OFFICES OF ALAN M. COHEN LLC?

Our philosophy is simple. Unlike others who write letter after letter, we commence suit immediately seeking, where appropriate, ex parte attachments of your deadbeats' bank accounts, real estate and/or income stream. When successful, your deadbeat will first learn of our name when the bank tells them that we have attached their account.

Attorney Alan M. Cohen has been practicing law since 1983. Martindale-Hubbell, regarded as the leading indicator of how attorneys are seen by their colleagues, awarded Attorney Cohen the highest rating of AV. He specializes in commercial debt collection and represents numerous lumber yards, plumbing, electrical, hard-wood, fruit, vegetable, seafood, fish, and other general suppliers, consultants, wholesalers, distributors, attorneys, accountants, lenders, general contractors and subcontractors. His practice covers Middlesex, Suffolk, Norfolk, Plymouth, Essex, Bristol, Worcester, Hampden, and Barnstable Counties. He also collects upon both local and out of state judgments. Attorney Cohen will pursue your money until it cannot be pursued anymore!

Don't hire others to beg for payment. Hire us to take immediate action and regain control of your money. Your hiring of an experienced collection law firm which knows how to aggressively use legal collection techniques often makes the difference between getting paid and not getting paid.

WHAT SOME OF OUR CLIENTS SAY:

“With Alan Cohen’s group, there is no letter writing or phone calls, there’s only results! ... To me, the most compelling evidence that Alan Cohen is the most effective and professional way to collect your receivables, ... one, I get our money, and two, several of my customers whose accounts I turned over to the Cohen group for collections now utilize him themselves for their collection issues. This speaks volumes.”

Lawre Casler, President
Mass. Conn Equipment, Inc.
Eastern Equipment Sales, Inc.
d/b/a Crest Tractor

To Whom It May Concern:

Alan has been a great asset to our company. He has been very prompt in responding to any of our needs and has resolved several debt cases for us. Some examples would be:

- He resolved a debt case for us within two weeks with all of our money being collected and paid to us within a month.
 - He found a debtor that abandoned his business and left the state.
 - He arranged a very accommodating payment plan with a debtor who was avoiding our phone calls.
- This is just a few examples of the work Alan has done for us. When you hire Alan Cohen, you can be assured, that he will not stop until the case is resolved. He is very good at what he does and is the only lawyer that we will use now and in the future.

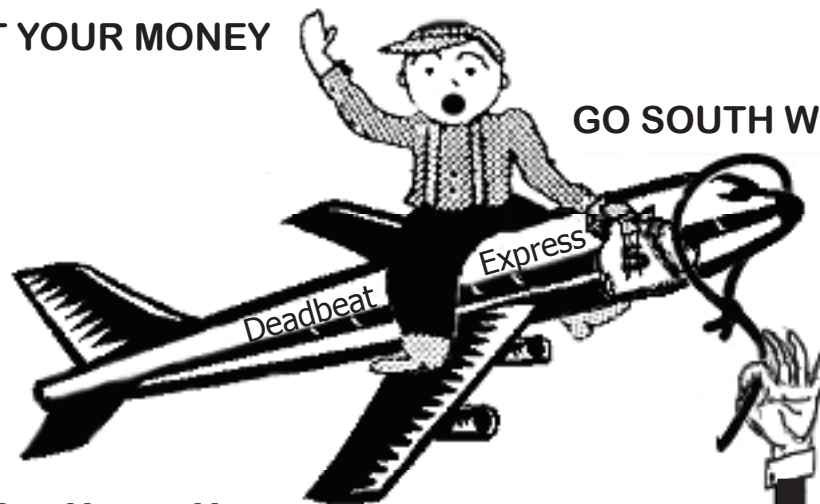
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(reprinted from www.collections-law.com)

Alan M. Cohen's general practice includes commercial litigation, specializing in collections. A 1983 graduate of Washington University School of Law, Mr. Cohen was admitted to the Massachusetts Bar, 1983; District of Massachusetts, 1984; First Circuit Court of Appeals, 1985; Fifth Circuit Court of Appeals; District of Columbia Bar, 1986. Education: Clark University (B. A. 1980); Washington University School of Law (J. D. 1983); Senior Editor, Washington University Journal of Urban and Contemporary Law. Comment, Milwaukee v. Illinois, Washington University Urban Law Journal (1982); Congressional Fellow, United States Senator Paul Tsongas (1983). Member: Massachusetts Bar Association, Commercial Law League; Metrowest Chamber of Commerce.

Mr. Cohen has been awarded the highest rating --AV-- from the esteemed Martindale-Hubbell Law Directory®.

If you would like Mr. Cohen to speak to your organization, please call (508) 620-6900 or send an e-mail to amc.law@verizon.net. If you would like to receive notification of periodic updates to our website (located at www.collections-law.com), please drop us an email.

DON'T LET YOUR MONEY



GO SOUTH WITHOUT YOU!

SPEND YOUR TIME MAKING MONEY

LEAVE THE COLLECTIONS TO US

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