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## **Collections**

When the consumer fails to meet their debt obligations in full and on time, businesses suffer. Working with a law firm that specializes in debt collection can offer tangible benefits over a debt collection agency.

The Corbally, Gartland and Rappleya, LLP Collections Department based in our Poughkeepsie office has over 30 years of experience in debt collection, servicing a diverse clientele to include banks, credit unions, and various local businesses.

You can be assured that our firm will represent your business interests with the professionalism and expediency necessary to recover the maximum revenues you are owed.

There are many advantages of working with a law firm as opposed to a collection agency. These advantages include:

The ability to file a lawsuit: We don't always have to file suit against debtors, but simply having the option to file a suit gives a law firm far more leverage, and far more options, than a collection agency. Once a judgment is granted, we can then pursue all available remedies, such as garnishment, attachments, liens or other remedies.

Knowledge of the law: Collection agencies aren't allowed to give legal advice to clients. Our lawyers have the legal expertise and knowledge of the law; and can identify the pros and cons of each course of action relating to each individual debt. As a result, our clients have the information they need to make educated decisions about their financial recovery.

We are held to a higher standard: As attorneys, our conduct is regulated by the New York State Bar Association. This holds our law firm to a higher standard of conduct when engaging in debt collections.

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