

At Murfett Legal, we take a commercial approach to debt collection. This is how:

1. We get it done ***right*** the first time. Too often Court action is commenced without properly considering and pleading the strongest basis for your claim. As a result, amendments are necessary at a later stage, at unnecessary further cost to you. We consider the contract and the invoices, and determine how best to set out the claim. We know that each step in the recovery process is an attempt to convince the debtor to pay, not just a step in the process.
2. We get it done ***quickly***. Too often Court action is threatened, but delays are encountered in the 'turnaround' between a lawyer receiving instructions and actually lodging a claim at Court, indicating to the debtor a lack of resolve. We pride ourselves on quick action, thereby increasing the chances of quick payment.
3. We develop an early ***settlement*** strategy. Whilst at the same time aggressively litigating your claim, we aim to develop a commercial settlement strategy (to run in parallel), taking account of legal costs of proceeding to trial, the strength of a claim, the merits of any defence asserted, and the capacity of the debtor to pay.
4. We are ***creative***. Each claim is unique, having regard to the circumstances in which the debt was incurred, the basis of the claim, the debtor's capacity to pay, and the reasons for non-payment. We have a full legal and commercial arsenal for collecting debts, including:
 - 4.1. Court action and representation in *all* Courts, including Magistrates, District, Supreme, and Federal Courts.
 - 4.2. Solicitors experienced in negotiating settlements, and recording them in settlement deeds which provide *increased certainty of payment* and *added security*.
 - 4.3. Statutory demands and aggressive insolvency proceedings. In some circumstances, these strategies are an effective alternative to Court actions.

We would be happy to meet with you, or if you are busy (as we are), just try us out.

Feel free to contact Jason DeSilva, our Insolvency and Commercial Litigation Director, or Scott Jackson, our Solicitor and Debt Collection Manager, if you have any queries.

Yours faithfully



MURFETT LEGAL