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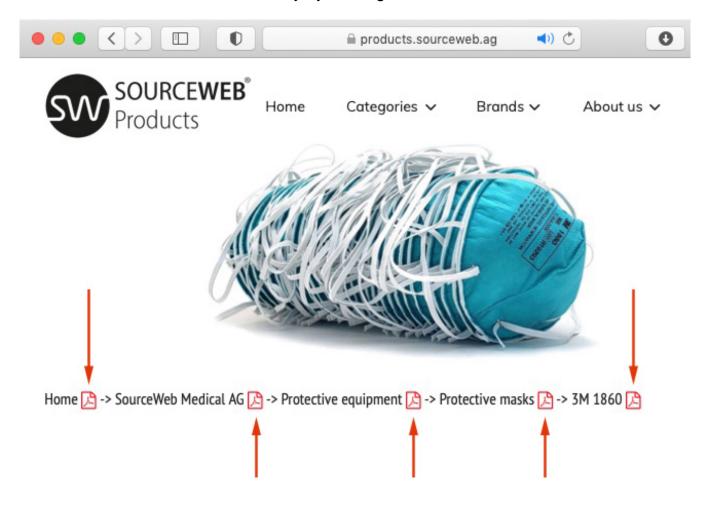
### **Debt collection**

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### **Foreclosure**

#### **SEIZURE**

If you have an enforceable title, whether you have obtained it by order for payment or by legal action at court, it is possible to initiate the foreclosure by court or bailiff.

If the foreclosure is successful, the debt amount will then be paid to you.

Contact us, we will be happy to advise you!













### Receivables reminder

In a first step we remind the debtor to pay. This is usually done both electronically and in writing by post.

In this way we want to persuade the debtor to pay voluntarily, as a court case is associated with very high costs for the creditor in the first instance and for the debtor in the second.



We would be pleased to advise you on this subject. We look forward to hearing from you!







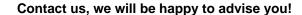




# Legal action

If the debtor does not agree and does not pay voluntarily, or even opposes the court order, the sum must be claimed in court.

In the case of a positive judgement, an enforceable title is obtained, so that one can proceed to the seizure with the legal force of the judgement.















# **Court order for payment**

Depending on the situation, the country and the assessment in relation to the debtor, a court order for payment can be a quick means of obtaining an enforceable title.

If the court order for payment is successful, attachment can then be sought from the debtor.















# **Debtor Negotiation**

We are happy to enter into negotiations with the debtor and in the course of this negotiate instalment payments and settlements that satisfy both sides.

This can often avoid a court case.

Contact us, we will be happy to advise you!









