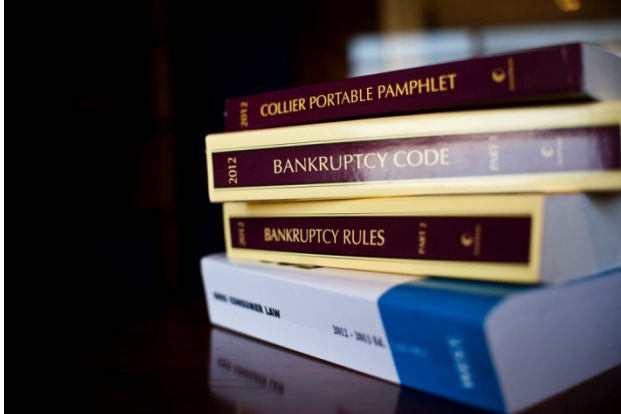


COLLECTION SERVICES



Cohen Todd Kite & Stanford's Collection Services Practice Group provides both business and individual clients with effective and expert solutions to collection needs and disputes. Our Collection Services practice encompasses pre-litigation collections through litigated collections. Representing clients in both State and Federal courts, we undertake a full range of representation including

commercial and consumer collections, evictions, subrogation matters, and creditor rights. Given our focus on highest ethical standards, our collection process, from the first pre-suit demand letter through litigation and post-judgment collection, fully complies with the federal Fair Debt Collections Practices Act.

Commercial and Consumer Collections

Our Collection Services practice represents businesses in recovering receivables owed by consumers or other businesses. Consistent with our firm's philosophy of providing legal representation that fully addresses the client's needs and concerns, our Collection Services practice works to obtain the best recovery on the most efficient terms for our clients. For example, where warranted, we will work with the debtor to restructure the obligation and establish a voluntary repayment program, assessing available assets and loan work-out arrangements. If no voluntary plan can be established, we make litigation recommendations with likelihood of recovery at the center of our assessment. When recourse to litigation is required, our practice vigorously pursues the client's rights and interests through post-judgment collection activities and, where necessary, litigation in the federal Bankruptcy Courts. We aggressively advance our clients' rights to achieve the best results possible.

Landlord-Tenant/Evictions

Often intertwined with collection of past due rents and damages is the issue of eviction. The Collection Services practice includes counsel with expertise in eviction issues in both Ohio and Kentucky, and significant experience in eviction proceedings and matters.

Subrogation

While offering services to the full range of subrogation clients, the Collection Services Practice Area primarily focuses on automobile, homeowner, and medical subrogation matters. Consistent with the streamlined approach to commercial and consumer collections process that our Practice has built, we provide equally efficient and productive representation in subrogation matters. The Practice brings a depth of knowledge and experience to all facets and types of litigation for subrogation clients – for example, product liability, negligent home repair, vandalism, and automobile accidents. Once we obtain a judgment, we collect on the judgment using our standard collection processes. Our collection-based focus to subrogation litigation yields a larger recovery in many cases, and permits efficient tracking and utilization of resources through every phase, up to and including post-judgment collection.

An Inter-Disciplinary Approach in Complex Cases

In those instances where collection-related issues intersect with related legal areas, such as bankruptcy, reorganization, or complex commercial litigation, the Collection Services Practice Group also draws on the specialized knowledge and experience of other relevant Practice Groups to make sure that the client's needs are met fully and effectively. This is consistent with Cohen Todd Kite & Stanford LLC's belief that, where appropriate and indicated, an inter-disciplinary approach maximizes value, contains costs, and results in optimal outcomes for the client.

Collection Services Practice Group:

Joseph M. Hutson

Cayce A. Stoneburner