



08 Reasons to Use CTL Law for Legal Collections and Recoveries



COLLECTION TO LITIGATION
AVOCATS / LAWYERS LPC



01

Legal Collection **INCREASES** your **RECOVERIES**

In an attempt at saving their operations, credit or avoiding bankruptcy, debtors having financial difficulty will generally pay only their most important creditors or those acting quickly through legal proceedings. Through projects with our clients over the last many years, we have proven, time and time again, that legal collection can increase recoveries by well over 250%. By harnessing collection through the law, we empower you with all the legal tools, processes and mechanisms designed by our justice system to help you recover your money. Legal collection not only allows you to recover more money, it allows you to recover it faster.



02

Legal Collection is ALL WE DO

We're on a mission to help innovative clients re-write the operating model for debt collection in Canada.

Benefit of specialization – By rethinking what is being done by lawyers, and through collaboration with highly trained negotiators, expert project managers and a battery of specialized non-lawyers, we have reconfigured the traditional business models used in the debt collection industry to deliver greater value.

We have redefined the debt collection industry by harnessing it through the law. While the collection industry is looking backward, wishing it was like it always was, we are innovating in bold, aggressive and fearless new ways. We never believed that the “good old days” were good anyway!

Being specialized in debt collections and legal recoveries, we offer:

- Creative leadership
- Disruptive Innovations
- A first-of-its-kind business model
- A focused team of highly trained negotiators
- Speed and Flexibility
- Flexible Cost-Structure
- Breakthrough technology designed for transparency and cooperation
- Savvy expertise and protection of our clients' interests and reputation

03



We offer **PRACTICAL** an **AFFORDABLE** pricing solutions

We have changed how revenue is generated through new value propositions and new pricing models. Due to our business model, the cost of litigation is rarely a deterrent to our clients. We offer access to justice to creditors for the litigation of their small and large balance accounts.

Our legal ecosystem has been purpose-built and balanced for the delivery of high quality legal collection services at an affordable price. By adopting a new business approach relying on standardization and simplification of the legal process, we can:

- Negotiate the payment of our services (in totality or in part) with your debtors directly, depending on your contracts;
- Offer progressive fixed rates taking into account the amount of work necessary to resolve your accounts;
- Offer contingency fee arrangements inclusive of disbursements;
- Offer fixed rates for legal demand letter programs, statements of claims, court appearances, etc.
- Offer a mix of progressive fixed rates and contingency fee arrangements; and
- Offer substantial discounts for large volume assignments.

We do NOT have hourly rates.



04

SIMPLIFICATION and STANDARDIZATION

The trick is keeping the complexity behind the curtains. We simplify for speed because we understand that our clients don't have the luxury of time (we don't either!), but we never compromise quality by ignoring the complexity. That's our secret.

By using innovative expert management processes and new technology, we have stripped away and simplified the work which does not need to be done by lawyers (negotiation, litigation preparation, document assembly, scheduling and analysis, etc.) and assigned it to highly trained non-lawyers. This allows us to litigate small accounts on a large scale without "breaking the bank".

We use state-of-the-art technology to standardize the legal process by transforming common, repetitive processes into automated workflows. Our approach isn't just a little faster and a little less expensive than the old-school traditional law firm approach. It's radically faster and dramatically less expensive. This not only yields tremendous money savings for both us and our clients, but it also generates a better work product by protecting against human errors.



05

Unprecedented Level of CUSTOMER COLLABORATION

We don't present our logic to our clients, we discover logic with them.

We relentlessly work at synchronizing our processes with our client's desired experience. We push tailoring of customer services to the extreme.

Starting with our President and CEO, every employee in our organization must be hyper-focused on customers. We have made customer value our number one value experience. Every employee in our organization is responsible for and assessed bi-annually based on a customer value metric.

06

We are REGIO-NATIONAL

It's not about centralized versus decentralized. It's about deciding on the best fit for each business unit or element in the value chain. As a dexterous organization, we carefully consider when to utilize centralized advantages and where to optimize for regional impact.

CTL's integrated interprovincial and extra-territorial client delivery infrastructure consists of four brick and mortar offices across Canada. In most cases, through our highly trained employees working within our offices, we provide all the legal and non-legal services required by our clients.

In some instances, however, some of the required local services (specific legal opinions, personal service of a claim or some court attendances) are being performed by our regional virtual partners to ensure that we keep the process cost-efficient for our clients. We understand that being nimble means not doing it alone. We take advantage of local expertise to ensure the highest protection and quality of services for our clients and rely on our highly centralized process to provide uniformity and transparency.

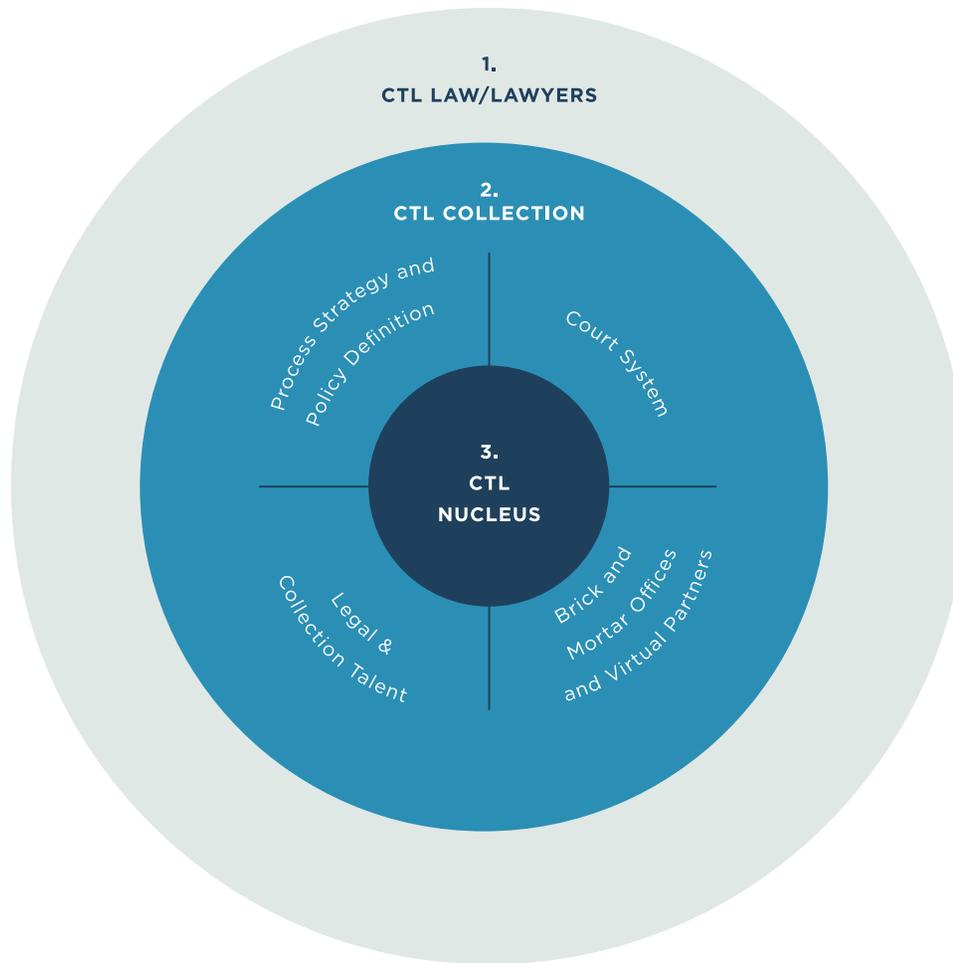


07

Highly CENTRALIZED Processes

Our approach is to keep a centralized approach to the delivery of our legal collection services while covering all corners of Canada; this provides better control and ultimately better results for our clients.

Our virtual partners complement our debt collection and litigation processes, they do not drive the bus. All work they do is strictly done on our secured servers using our collection and litigation management platforms. They are also tightly managed by our professional project managers who ensure the continuous progress of our clients' cases according to the strictest timelines and in the most cost-efficient ways possible. We never delegate our pursuit of results.



1. CTL LAW/LAWYERS

Supervision and control of all operations

2. CTL COLLECTION

Superior execution driven by:

- a)** strategic unbundling of non-legal-low-risk work; and
- b)** implementation of organic processes and policies ensuring timely progression of all accounts to resolution.

3. CTL NUCLEUS

Creation and deployment of cutting-edge technology conducive to a cooperative work environment and seamless exchange of information between our team members and clients.

We invented a completely different new business model based on entirely different assumptions.

Our structure is designed to leverage legal supervision, control and expertise from lawyers, while maximizing the use of highly trained negotiators and other non-legal professionals in the legal collection process, all this on a national scale.

Our processes are created and managed by expert managers.

Our technology (Nucleus) is built for efficiency, transparency, flexibility and interactivity.

THE GOLDILOCKS PRINCIPLE

Traditional Collection Law Firms

- ✓ Regional coverage
- ✓ “Too pricey / Too slow”
- ✓ Lack of technology
- ✓ Lack of flexibility

CTL's Ecosystem

- ✓ Controlled by lawyers, driven by talent
- ✓ Highly trained non-legal negotiators
- ✓ National coverage
- ✓ Cutting-edge technology

Collection Agencies

- ✓ Controlled by non-lawyers
- ✓ Unauthorized to provide legal services
- ✓ Lack of legal knowledge and experience
- ✓ Limited options

TOO HOT

JUST RIGHT

TOO COLD



Notes:

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