

BERNSTEIN

LAW FIRM, P.C.

TRADITION • TECHNOLOGY • TALENT

SAVE THIS DATE!

APRIL	26	27	28	29	30
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*Bernstein
Teleseminar 1:30 p.m.*

New Teleseminar: The Special Rights of Creditors

Good News: Creditors have rights, too!

Better News: Some creditors have special rights that can be used to their advantage.

Last month's teleseminar on collecting was a major success. Since then, our clients have been asking for more insights on fair business dealing and advice on ensuring that they get paid for their goods and services.

Our upcoming free one-hour audio/Internet presentation—scheduled for Tuesday, April 26, from 1:30 p.m. to 2:30 p.m. eastern—will delve even more deeply into the special rights that protect you and your business.

In this important one-hour presentation, Bob Bernstein will discuss the various aspects of these special rights:

- **Mechanics Liens:** Whether you are supplying labor or materials, working on new construction or remodeling, you have the right to a mechanics lien. Learn the rules for taking full advantage of this special right.
- **Reclamation:** How a seller can reclaim goods sold to a customer on credit when the seller discovers the buyer is insolvent.
- **Repossession:** How to execute a repossession either through self-help or using the judicial process, and how to protect your rights to recover a deficiency balance after repossession and resale, if your collateral does not resell for an amount sufficient to satisfy the full balance due.
- **Replevin:** Replevin gives the creditor the opportunity to recover the actual goods in which the creditor has a security interest or other possessory interest. This is especially important if you as the creditor have a reason to believe the goods are being damaged, concealed, encumbered, or disposed of by the debtor.

As with most legal and economic issues, knowledge is power. Make sure you understand your rights as a creditor and feel confident about operating within them. You owe it to yourself as a successful businessperson.

If you are interested in participating in our teleseminar, call Tracy Pape, Bernstein Law Firm, at 412-456-8137, or email tpape@bernsteinlaw.com. Tracy will provide the passcodes and other information you'll need to join us.

**** Please provide Tracy with your email address, so we can start sending these advisories to you via email. ****

Bernstein Law Firm, P.C. is a full service creditors' rights and bankruptcy law firm, providing a comprehensive range of services in all aspects of creditor and bankruptcy representation.