Debt Collection for Creditors

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Overview

Skilled Counsel. Swift Action. Revenue Recovered.

The most common mistake creditors make is waiting too long to pursue collection. Every month of inaction increases the likelihood that a debtor relocates, dissipates assets, or files for bankruptcy protection. By the time most businesses escalate an overdue account to outside counsel, the window for efficient recovery has already narrowed.

Cohen Cleary represents healthcare facilities, medical practices, landlords, lenders, and businesses with aging accounts receivable across Massachusetts and throughout the Eastern United States. From our offices in Taunton and Plymouth, we bring a systematic, compliance-driven approach to every stage of the collection process: demand, suit, judgment, and enforcement. Our goal is not simply to file claims. It is to recover revenue at the lowest reasonable cost per dollar collected, with the speed and regulatory discipline that institutional creditors require from a debt collection lawyer.

How We Help Creditors Recover Outstanding Debts

Effective collection begins before litigation. We evaluate each account for enforceability, debtor solvency indicators, and jurisdictional requirements before committing client resources to suit. This pre-suit triage is where we tell our clients the hard truth that many collection attorneys avoid: not every debt is worth pursuing in court. A $12,000 balance against a debtor with no identifiable assets and no wage income is a different calculation than the same balance against an operating business with receivables of its own.

When litigation is warranted, we move efficiently through complaint, service, and default or contested proceedings. Post-judgment, we pursue enforcement through wage garnishment, bank levies, real estate liens, and supplementary process hearings to identify assets the debtor may be concealing. In Massachusetts, supplementary process rules require debtors to appear and disclose assets under oath, and creditors who fail to initiate these proceedings promptly risk losing priority to other judgment holders.

Healthcare creditors face additional complexity. Patient billing disputes, HIPAA-compliant communication requirements, and Medicaid-pending balances each require specific procedural handling that general collection firms frequently mismanage. Our healthcare collection practice addresses these requirements as a core competency, not an afterthought.

Why Creditors Choose Cohen Cleary

At Cohen Cleary, our practice teams combine deep subject-matter experience with disciplined execution and responsive client service. We do not take a one-size-fits-all approach. Every matter is handled with careful preparation, clear communication, and a strategy tailored to the

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client's goals and the realities of the forum.

Clients choose Cohen Cleary because we deliver:

Practice-Focused Legal Experience

Our attorneys work in defined practice areas, allowing us to develop practical insight into the legal, procedural, and regulatory nuances that matter most in each case. This focus allows us to anticipate issues, avoid unnecessary delays, and position matters for efficient resolution.

Clear Guidance and Proactive Communication

We prioritize clarity at every stage. Clients receive straightforward explanations of their options, timely updates on developments, and practical advice grounded in real-world outcomes.

Strategic Advocacy with Trial Readiness

Whether a matter calls for negotiation, mediation, or litigation, our attorneys prepare every case with discipline and foresight. We pursue efficient resolution when possible and are fully prepared to advocate aggressively when necessary to protect our clients' interests.

Regional Knowledge and Local Presence

With offices throughout Massachusetts and experience across New England courts and agencies, we bring local insight and regional reach to every matter.

Client-Centered Service

We treat every matter with urgency and respect. Our clients rely on us for responsive service, sound judgment, and steady counsel through complex legal challenges.

In our debt collection work, this approach helps creditors recover outstanding balances with clarity, efficiency, and confidence.

A Process Built for Volume and Accountability

The difference between a productive collection program and an expensive one often comes down to process discipline at every stage. We verify each account and assess debtor solvency before committing resources to demand or suit. Pre-suit demands are drafted with statutory notice compliance built in, because a demand letter that violates state consumer protection regulations can convert a valid claim into a counterclaim. Where litigation is cost-justified, we progress efficiently through complaint and service to judgment. Post-judgment, documented asset investigation drives enforcement through garnishment, levies, and liens. Clients receive reporting calibrated to operational needs, whether a single monthly summary or weekly portfolio updates. This is what separates productive commercial collection in Massachusetts from costly paper filing.

Multi-State Collection Capability

Creditors with accounts across state lines need a firm that can pursue recovery without coordinating separate attorneys in each jurisdiction. Cohen Cleary's debt collection practice operates through two distinct service capacities:

- Full legal representation, including litigation, trial advocacy, and post-judgment enforcement,

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in every state where the firm maintains active bar licensure.

- Professional debt recovery services in approximately 20 additional states across the Eastern United States, where the firm operates as a licensed debt collector providing collection services outside the scope of legal representation.

This structure allows creditors to consolidate multi-state portfolios with a single firm, avoiding the cost of engaging separate local counsel in each state.

Compliance Note: In states where Cohen Cleary operates solely as a debt collector, the firm provides professional collection services only and does not provide legal advice or legal representation. Clients requiring legal counsel in those jurisdictions should consult locally licensed attorneys.

Recover What You Are Owed With Guidance From Cohen Cleary

Aging receivables do not improve with time. If your business is carrying uncollected balances, a structured collection strategy can convert outstanding accounts into recovered revenue. Contact Cohen Cleary to discuss your portfolio and learn how our creditor-side collection practice can serve your recovery objectives.

Frequently Asked Questions About Debt Collection For Creditors

What types of debts can Cohen Cleary help my business collect?

We handle commercial debt collection across industries, including healthcare receivables, landlord debt collection, B2B trade debts, and outstanding loan obligations. Our process applies to debts supported by contracts, invoices, promissory notes, personal guarantees, and similar instruments. During an initial review, we assess the enforceability of the underlying obligation, the debtor's likely ability to pay, and the most cost-effective recovery path.

How does the collection process work from start to finish?

Collection follows a structured sequence: pre-suit demand, litigation (where warranted), judgment, and post-judgment enforcement. If the debtor does not respond to a formal demand or refuses to pay, we evaluate whether suit is cost-justified based on the balance, debtor assets, and jurisdiction. After judgment, we pursue enforcement through garnishment, bank levies, property liens, and supplementary process proceedings.

Does Cohen Cleary handle collections outside Massachusetts?

Yes. Cohen Cleary provides full legal representation for debt collection in every state where the firm maintains active bar licensure. In approximately 20 additional states across the Eastern United States, the firm operates as a licensed debt collector, providing professional collection services outside the scope of legal representation. This dual-capacity structure allows creditors to consolidate multi-state portfolios with a single firm rather than coordinating separate counsel across jurisdictions.

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What compliance obligations apply to creditor-side debt collection?

Creditor-side collection is governed by the Fair Debt Collection Practices Act (FDCPA), state consumer protection statutes, and industry-specific regulations. Healthcare facilities pursuing medical debt recovery face additional requirements under HIPAA and state patient billing laws. We structure every collection action to comply with applicable notice, timing, and documentation requirements, reducing the risk that a procedural error converts a valid claim into a liability.

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