

OUR MISSION STATEMENT

HMH Debt Collections was created with the goal of providing the best cost-effective and result-oriented debt recovery services in all of Mexico.

WHY CHOOSE HMH DEBT COLLECTIONS?

If you are pursuing a collection in Mexico, the fact is that you are ultimately going to need a Mexican counsel who can advise you on how to best approach the recovery process, and who can represent you throughout litigation should it be required. If this is true, why not choose a modern Mexican law firm who specializes in the collection industry and who quite clearly differs from the rest?

At HMH Debt Collections we have committed ourselves to bringing our clients the standard of quality service provided by US law firms and collections agencies. We have successfully achieved that, and that is the reason why we have been able to build strong trustworthy relationships with our clients.

Think about it: just like retaining a US law firm but located in Mexico, where your debtor is, and with better possibilities to act fast and to recover in full.

If you should need additional information about our Firm or are thinking about placing an account receivable for collection in Mexico, we encourage you to contact us for a free consultation. You can also call us or visit our web site should you have any inquiries about Mexican law, or the process of litigation in Mexico.

We expect to have the opportunity to help you with the recovery of debt in Mexico, and look forward to building a long-lasting trustworthy relationship between us.

Sincerely yours,

Romelio Hernandez
Director General
HMH Debt Collections

Please visit our web site for answers on these and many other questions:

- What is the best way of securing payment when selling goods into Mexico on open account credit terms?
- Under what situations would it be wiser to choose Mexican Law as governing law in my contracts for the sale of goods into Mexico?
- What exactly is the Convention on Contracts for the International Sale of Goods (CISG or the Vienna Convention) and how does it affect my contracts?
- Under what circumstances would it be more convenient to rely on Mexican courts for the direct recovery of debt?
- What are the requirements for the assignment of account receivables in Mexico?
- What legal recourse do I have in Mexico if buyer defaults payment?
- What is the general process of commercial litigation in Mexico (overview)?
- What judicial prejudgment remedies are available to creditors in Mexico?
- How can I enforce a foreign judgment in Mexico?
- What is an "Amparo", and how does it affect proceedings?
- Can I recover even if I don't have a signed contract?

HMH Debt Collections

Hernández, Mérito & Hurtado S.C.
Calle Cuarta 1626-104, Centro
Tijuana, Baja California 22000
México

Phone: +52 (664) 685-1387
Fax: +52 (664) 685-9196
Email: info@hmh-law.com
Http: <http://www.hmh-law.com/collections>

HMH Debt Collections

INTERNATIONAL DEBT COLLECTIONS IN MEXICO



"Discovering true recovery of debt in Mexico... with professional assistance"

www.hmh-law.com/collections

HMH Debt Collections

Collecting an account receivable in Mexico does not have to be an extenuating or costly experience for creditors, nor a nightmare. Mexico's unique legal system and commercial laws have evolved over the last years to help prevent and successfully resolve common conflicts and disputes that arise under modern business practices. To succeed with debt recovery in Mexico all you need is the right partner who will represent you truthfully and professionally.

ABOUT HERNANDEZ, MERIGO & HURTADO DEBT COLLECTIONS

Because of the high demand of collection services and a great deal of success brought to our clients, Hernandez, Merigo & Hurtado (HMH) aimed at creating an independent department within a solid law firm structure that could provide even greater results, but still cost-effective. Today, HMH Debt Collections has been able to achieve its goal by casting an excellent team of experienced, knowledgeable and aggressive litigation attorneys, along with full trained pre-legal collectors.



Always sensible to modern business.

Our approach is like no other law firm: we are sensible to the modern collection process and modern collection techniques. Still, what makes HMH Debt Collections unique, is the capability to effectively handle complex commercial litigation cases.

Being an internationally-oriented firm, we account for lawyers who are knowledgeable in the areas of international commercial law and related business practices. Also, fully aware of common fraud strategies followed by debtors worldwide, our team has specialized on fraud related actions and remedies.

This has resulted in the perfect organizational structure to place an account receivable for collection in Mexico: all the qualities of a modern collection agency, but ready to pursue legal action with the best possibilities of a successful outcome.

HOW DOES HMH DEBT COLLECTIONS DIFFER FROM THE REST?

Although we provide debt recovery services and are knowledgeable about the collection industry, HMH is not a collection agency but rather a Law Firm. As such, our staff and collections department comprises truly aggressive, experienced and knowledgeable advocates who will pursue your accounts with an approach like no other Law Firm or Collection Agency in the country. Just to mention some of our features:



High-quality professional services.

Ethical Practice and Well-Known Operative Procedures. Being members of the Commercial Law League of America, and several law lists in the US, we follow the guidelines set forth in the "Operative Guides for Forwarders and Receivers" adopted by the Commercial Law League of America on July 6, 1994. Likewise, pursuing a conduct consistent with the highest ethical standards, we follow both local and national rules of conduct for legal professionals, as well as US statutes such as the "Uniform Authorization Form" and the "Uniform Forwarding Contract" adopted February 21, 1970 by the ABA's National Conference of Lawyers and Collection Agencies.

International Awareness. Our firm is staffed with bilingual attorneys who are active members of prestigious organizations such as the International Bar Association and the Otay Mesa Chamber of Commerce. Thus, we keep well aware of the differences in legal systems and business practices around the world. Such an approach makes it possible for us to understand the problems that cross-border transactions present, and the approach that cross-border litigation requires. Handling an international commercial dispute is no easy task. The Vienna Convention on Contracts for the International Sale of Goods and Incoterms are just few of the issues and rules that come into play and that not many colleagues follow closely in Mexico, especially in litigation.

Civil & Commercial Litigation Expertise. True success in collections demands the ability to handle complex civil and commercial litigation cases, including different tactics for the recovery of debt, especially on fraud related matters. Our Firm has developed truly effective strategies to pursue accounts where its recovery would seem impossible. Through the use of fraud related civil actions such as *actio pauliana* and internationally known strategies such as



Team effort & team approach: results.

the *alter ego doctrine*, we have achieved truly outstanding results where others have not even pursue a collection. This is complex civil and commercial litigation, and it's what we love, what we do. This reason alone is what holds us apart from many other law firms and collection agencies alike. We will pursue a collection where nobody else thinks is possible, and we will do it effectively because of our expertise and dedication to such field.

Contingency-Fee Based Services. Unlike most international law firms, HMH Debt Collections does not charge hourly fees but instead, works totally on contingency fees. That means that we don't get paid until we recover your money and only if we do. We will not even require initial advances for suit fees since these will also be payable upon recovery. This is perhaps why most clients trust us with their collections: they partner with us and make only a minimal investment to sustain required court costs. The risk is essentially ours.

Timely and Continuous Information Policy. Perhaps our biggest concern and where we pride ourselves for our efforts, is in the attention to customer service through timely and continuous information. We are committed to providing full information to our clients about their cases and accounts, always and at all times with immediate updates with each progress, and with immediate response to each of our clients' inquiries. We know the importance and limitations of placing an account, which means we will not take a decision for you. Instead, we will keep you abreast of all current situations should immediate action and decision-making be required. You should be confident that HMH Debt Collections will allow you and encourage you to keep absolute control over your accounts.

HMH Debt Collections

Hernández, Mérito & Hurtado S.C.
Calle Cuarta 1626-104, Centro
Tijuana, Baja California 22000
México

Phone: +52 (664) 685-1387
Fax: +52 (664) 685-9196
Email: info@hmh-law.com
[Http://www.hmh-law.com/collections](http://www.hmh-law.com/collections)