

LOFARO  
& REISER  
ATTORNEYS AT LAW

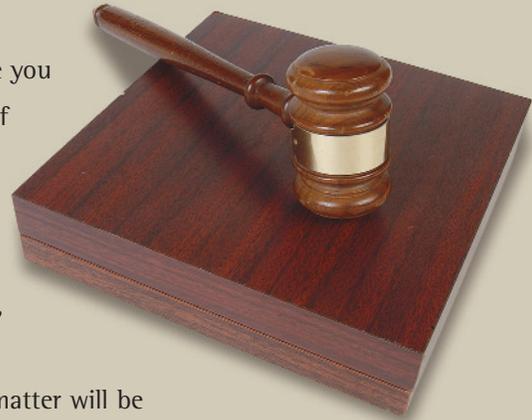


The law firm of LoFaro & Reiser, L.L.P. provides professional legal services with the highest level of skill, creativity and integrity.

In the business world, you need a reliable partner to guide you through the complexities of the law. With over 30 years of collective experience, our attorneys are recognized leaders in their areas of practice.

Today, LoFaro & Reiser offers a broad spectrum of legal services to small and mid-sized corporations, individuals, business owners, banks and financial institutions.

At LoFaro & Reiser, every client is important, and every matter will be completed with the highest level of care and expertise.



## Areas of Practice

### Litigation

The firm's attorneys began their legal careers as judicial clerks, gaining a unique insight into litigation from the court's perspective. At LoFaro & Reiser, we handle all types of general and commercial litigation in state and federal courts, ranging from simple contractual matters to complex questions of law. We will explore all options, analyzing costs and merits of particular actions and dispute resolution.

### Bankruptcy Law & Creditors' Rights

Financial difficulties can come when least expected - from a lost job, a death or illness in the family, divorce, economic downturn, or bad business decisions. However it happens, bankruptcy is not a dead end. It's a fresh start. At LoFaro & Reiser, our attorneys will thoroughly advise you about all of your options, and alternatives to bankruptcy. We represent debtors and creditors in individual and business bankruptcies under Chapters 7, 11 & 13. Our practice also includes pre-bankruptcy loan workouts, insolvency counseling, and related state court litigation involving fiduciary receiverships, attachments, replevins and foreclosure actions.



## Debt Collection

The key to business success is money. At times, getting that money is much harder than simply sending out a bill. At LoFaro & Reiser, we will make sure business owners and managers can collect promptly while protecting their own rights. Debt collection matters that we handle include commercial accounts receivable, creditor bankruptcy representation, actions to enforce promissory notes, foreign judgment enforcement, and recovery of professional service fees.

## Business Formations & General Business Counseling

For someone starting or building a business, the laws can be challenging. From establishment to maturity, we counsel prospective and active business owners concerning the best structure for opening and operating a business. Our practice includes the formation of partnerships, corporations and limited liability companies. We also provide ongoing advice concerning the many legal issues facing modern businesses.

## Corporate Law

Today's business organizations are increasingly complex. We understand these intricacies and can guide you through them. Our areas of expertise include shareholder and operating agreements, negotiation of contracts and leases, corporate governance, representation of lenders and borrowers, partnership and shareholder disputes, and representation of creditors in bankruptcy and other contexts.

## Criminal Law & DWI

Unintentional infractions with the law are not uncommon. If it happens, we will be there to help you through those tough times. Our criminal practice includes theft related offenses, assault and battery, DWI, drug offenses, juvenile offenses, expungement, criminal fraud, and traffic violations.

## Foreclosure

At LoFaro & Reiser, we handle all types of asset recovery matters including residential and commercial foreclosures, and real estate tax lien foreclosures. Our experience with bankruptcy and insolvency laws allows us to effectively represent lenders in both bankruptcy and state court proceedings.

## Internet Law

LoFaro & Reiser represents small to midsize companies in a variety of Internet law related matters, including web site development and compliance, domain name disputes, search engine marketing campaigns, and digital copyright disputes.



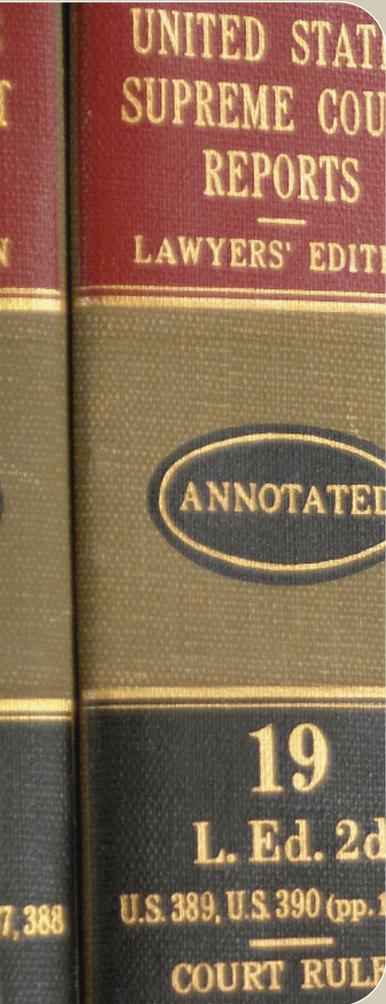
## LOCATIONS

**Bergen County Office**  
55 Hudson Street  
Hackensack, NJ 07601  
Tel: 201-498-0400  
Fax: 201-498-0016

**Essex County Office**  
180 Glenridge Avenue  
Montclair, NJ 07470  
Tel: 973-509-0900

## WEB SITES

[www.new-jerseylawyers.com](http://www.new-jerseylawyers.com)  
[www.njlawconnect.com](http://www.njlawconnect.com)



## Areas of Practice (continued)

### Real Estate

Buying, selling, renting or building can be complicated processes. We provide a full range of legal services, including enforcement of construction lien claims, representation of landlords in eviction and bankruptcy cases, representation of borrowers, lenders and financial institutions, representation of condominium and cooperative associations, and the purchase and sale of commercial and residential properties.

### Estates, Trusts & Wills

Dealing with your estate can often be a trying and complicated time. Our attorneys are experienced in addressing special concerns, such as succession in family-owned businesses, preparation of trusts and wills, living wills, structuring gift giving and planning for the disposition of insurance proceeds.

### Expungement

Do you have a record of a criminal conviction or arrest? If so, you may be able to keep it from being discovered by general law enforcement agencies and civilians. Criminal records can often affect many of your rights, including child custody rights, employment, college applications, even your ability to get a loan. If you are eligible, an expungement can prevent this from happening.

### Personal Injury

Personal injury and property damage can occur in auto accidents, in the home, or on a sidewalk. At LoFaro & Reiser, we'll determine whether you have a claim and, if so, vigorously pursue a monetary recovery on your behalf.

For more information on any of the services we provide, contact us at:

#### Bergen County Office

55 Hudson Street  
Hackensack, NJ 07601  
Tel: 201-498-0400  
Fax: 201-498-0016

#### Essex County Office

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#### Web Sites

[www.new-jerseylawyers.com](http://www.new-jerseylawyers.com)  
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