

# E. TIZIANA MORETTI

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## Education

Seneca College of Applied Arts and Technology Honours Diploma in Business Administration – 1983

## Work Experience

- ITT Finance Company 1983–1985
- Canada Trust 1985–1996
- Speigel Nichols Fox 1996 to date

## Legal Experience

### - **With Canada Trust:**

- organised the funding of mortgage loans, co-ordinating the process between clients, branches, builders, and lawyers.
- from 1989-1996 was the supervisor of delinquency management for the central collection unit of the Western Lake Ontario Region. In this capacity:
  - hired, developed, and supervised senior collectors
  - developed, implemented, and administered collection procedures for all delinquent mortgages, lines of credit, and loans in the Western Lake Ontario Region
  - organised continual training sessions regarding bankruptcy, mortgage enforcement, and personal property security law
  - co-ordinated all lawyers retained by the unit and attended as the unit's representative on examinations for discovery, cross-examinations, trials, and bankruptcies
  - developed and implemented a strategy to recover "written-off" non-performing loans
- in 1996 was promoted to manager of sales support unit. In this capacity:
  - oversaw all facets of mortgage, power line, and loan administration and collection for the unit
  - co-ordinated and amalgamated the existing regional office into the new centralised office

### - **With Speigel Nichols Fox:**

- supervises the collection and administration of unsecured commercial and retail debts. In this capacity:
  - reviews loan documents
  - advises the lender of any potential problems prior to proceeding with any action
  - negotiates settlements with debtors in lieu of commencing an action
  - reviews statements of claims, default judgments, writs of seizure and sale, motion records, and demands for particulars

- locates debtors
- applies a pragmatic approach in resolving any dispute that arises between the debtor and the lender, thereby minimising defended actions
- reviews the lender's underwriting file, together with the debtor's credit bureau report to determine the feasibility of further enforcement of the lender's judgment
- locates employer of debtor
- obtains further information relating to the debtor from other creditors listed on the credit bureau report
- commences garnishment proceedings
- issues directions to enforce
- if appropriate, conducts examination in aid of execution
- reviews sub-searches of title to properties and recommends possible Sheriff sales and fraudulent conveyance actions
- reviews consumer proposals and bankruptcies
- reviews PPSA searches
- provides the lender with a detailed synopsis report of the file from a collection viewpoint