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Legge3.it informs and assists Italian companies and citizens

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ROMA, Saturday, June 1, 2019 (MERCURPRESS.IT) - Seven years after the enactment of the Italian Law 3 of 2012, renamed "Salvasuicidi" Law, most Italian people who are over-indebted ignore the tools available to them to get out of that nightmare. To denounce this is **Gianmario Bertollo**, one of the leading experts in Italy on the subject, who has created a portal of legal information and accounting assistance dedicated entirely to deepen and make known these tools, www.legge3.it.



Even today, in fact, more than a decade later, the consequences of the terrible crisis that hit the economic and financial system of the world in 2008 do not seem to have been completely mitigated. Millions of entrepreneurs and private citizens forced over the years to incur debts to pay the bills, entering a dark vortex that seems to have no way out. With the Law 3/2012, the Italian Government has introduced a series of procedures to combat the phenomenon, procedures, however, which have not been properly communicated and therefore unknown to the majority of the population.

"Most of the large creditors are banks, large financial institutions, the State and Equitalia, it is not surprising, therefore, that the procedures to support over-indebted people have not been sponsored with too much emphasis. Just think of the fact that until the beginning of 2015 it was almost

inapplicable, and only after an almost complete rewrite was it possible to arrive at the first homologues or liquidation decrees. - Bertollo comments. - Unfortunately, I am well aware of this situation, since years ago I experienced it on my own skin, but getting out of it is possible, if you know how to do it. For this reason, together with a network of professionals operating throughout Italy, I decided to create Legge3.it, because the situation in Italy is still dangerously critical. Just think that we receive on average 1,000 requests for assistance per month, from all areas of Italy in which we are present, by people who are in a state of great difficulty.

Recent research, in fact, speaks of over 2 million families in a state of irreversible over-indebtedness in 2018, other 500,000 do not fall into the first group for a few hundred euros. As a result of all this, there are real estate executions: over 245,000 properties were auctioned in 2018 for a total value of 36.4 billion euros. To see the house confiscated means to feel the sacrifice of a life taken away, to lose all certainty and the safe place in which to seek shelter, to seek hospitality for oneself and one's family, to have the impression of having lost one's dignity.

In the light of all this, one wonders, how many of these companies and families, if they had known the existence of such a law, could have solved their situation before arriving at what seems to be a point of no return?

"It is possible to get out of the nightmare. Since we started the draft law3 , more than 400 people have relied on us and we are carrying out the procedure in the various courts of Italy. For one of our clients, for example, we have allowed a saving of 1.4 million euros in debts, which he had mainly with Equitalia. But this does not mean that Law 3 is a parachute for everything. - Bertollo adds. -It has to be said that these tools are reserved for those who cannot access bankruptcy procedures. In addition, you should not have done the shrewdness intestando assets to relatives or friends diverting them from the assets on which creditors could retaliate and you should not have contracted

debts already knowing that you would not have had the resources to repay them. Over-indebtedness must have unpredictable and unintended causes. We must therefore deserve access to the benefits of the Law".

