

CGF POINT OF LAW

E-NEWSLETTER OF CLARKE GITTENS FARMER, ATTORNEYS-AT-LAW

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property estates

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ABOUT



Clarke Gittens Farmer is one of the principal law firms in Barbados. The firm is a commercial law firm, providing legal services for both domestic and international corporate and private clients. The firm strives to provide high quality work in banking, corporate, commercial, business law and commercial litigation. The firm also advises clients on the purchase and sale of residential and commercial property in Barbados and maintains a significant trademark and patent registration practice.

INTRODUCTION

In this issue of our newsletter, we feature articles from our Property Department.

Our first article focuses on the CARIFORUM – EU Partnership Agreement including its objectives, the recognition of the need for increased intellectual property protection, and the way in which Barbados has sought to comply with the intellectual property aspects of this Agreement.

The second article examines the duties of an executor in relation to the management and administration of a deceased person's estate. This article will focus on duties such as identifying, locating and notifying the beneficiaries, ascertaining the assets and liabilities of the deceased, applying for probate, calling in the estate, settling debts and liabilities, and distributing the assets to the beneficiaries.

Our third and final article is the first part of a two part series which focuses on the ways in which a lender's interest in mortgages and property charged can be affected by the rights and interests of third parties. This article examines some of the circumstances in which a lender should exercise caution, including but not limited to: where the property is legally owned by the borrower but there is a spouse or an adult child who contributes to the acquisition, conservation or development of the property or makes contributions towards the repayment of the mortgage.

We hope you enjoy this issue's offerings!

The e-Newsletter Committee



Mrs. Rosalind K. Smith Millar

• The Cariforum-EU Economic Partnership Agreement: What Has Barbados Achieved Towards Compliance With Intellectual Property Aspects of the EPA? •

By Mrs. Rosalind K. Smith Millar, Partner

Bridgetown, Barbados, 15 October, 2008 - On this date, some 43 signatures of the representatives of the Caribbean Community ("**CARICOM**") and the Dominican Republic (together "**CARIFORUM**") and the European Community and its Member States (the '**EU**') were affixed to a wide-ranging and comprehensive economic partnership agreement (the "**EPA**").

Building on existing agreements – the Revised Treaty of Chaguaramas (the "**CARICOM Treaty**"); the CARIFORUM Free Trade Area Agreement; the Treaty establishing the European Community; the Cotonou Agreements of the African, Caribbean and Pacific Group of States and the European Community; the United Nations Millennium Development Goals; the CARICOM Development Vision and the World Trade Organisation Agreement - the overarching goal of this new broad-based trade agreement was to create a new and more favourable climate for trade and investment, and dynamic opportunities for growth and development.

The broad, and laudable objectives of the EPA are the reduction and eventual eradication of poverty through sustainable development; the promotion of regional integration, economic cooperation and good governance through an effective, predictable and transparent regulatory framework for trade and investment; the integration of the CARIFORUM States into the world economy, in accordance with their political choices and development priorities; the improvement of capacity in trade policy and trade related issues; increasing investment, private sector initiative, competitiveness and economic growth in the CARIFORUM region; and strengthen existing relations on the basis of solidarity and mutual interest.

The parties recognized that "fostering innovation improves competitiveness", and that the protection and enforcement of intellectual property ("**IP**") plays a key role in doing so. The parties expressed their determination to ensure increasing levels of IP protection appropriate to their levels of development.

To achieve the objective of competitiveness, some provisions of the EPA are deemed to be mandatory, while others require a 'best endeavour' approach, or mere consideration whether to adopt specified treaty provisions.

Mandatory provisions in the articles relating to IP include:

- compliance with the World Intellectual Property Organisation's Copyright Treaty and Performances and Phonograms Treaty;
- accession to the Budapest Micro-organisms Treaty;
- providing a publicly available electronic trademarks database;
- accepting the 2005 Doha Protocol on public health; and
- implementation of the provisions of the Convention on Biological Diversity.

Best endeavour provisions include accession to the Madrid Agreement Concerning the International Registration of Marks, the revised Trademark Law Treaty, the Hague Agreement for the International Registration of Industrial Designs and the Patent Law Treaty; and consideration of whether to accede to the International Convention for the Protection of New Varieties of Plants – UPOV 1991.

Barbados has already complied with some of the obligations (not mentioned in this brief article), and continues to work towards compliance on its outstanding obligations:

- i. the *Economic Partnership Agreement (Agreement between the Caribbean Community, the Dominican Republic and the European Community and its Member States) Act, 2014-11* came into force effective 1 January 2009, to give the EPA the force of law in Barbados;

✿ The Cariforum-EU Economic Partnership Agreement: What Has Barbados Achieved Towards Compliance With Intellectual Property Aspects of the EPA? Cont'd...✿

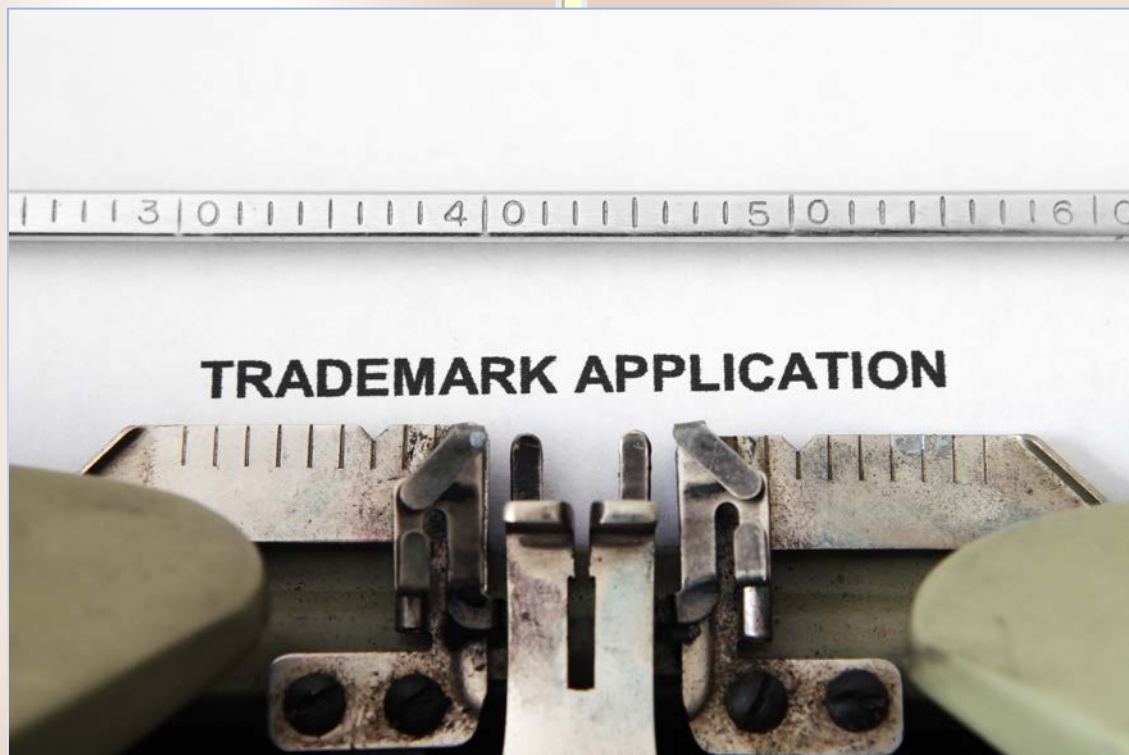
By Mrs. Rosalind K. Smith Millar, Partner

- ii. the government's standing advisory committee on intellectual property has been exploring and advising on the effects of implementing the various provisions, and on consequential legislative amendments;
- iii. negotiations are on-going for access to physical facilities such as a suitable depository for micro-organisms; and
- iv. a limited electronic trademarks database is publicly available and work is on-going towards achieving on-line filing capability.

As a small island state with limited resources, compliance with the EPA requirements will take time. The EU has exhibited both patience and generosity in this process, as existing systems must be up-dated before moving forward to legislative and logistical changes. ✿

Note

This article was published in **Corporate INTL Magazine**, March 2015 Vol. 10, Issue 8 under the title "Barbados Compliance with Revised Treaty of Chaguaramas" and is published online at www.corp-intl.com under its correct title "**Barbados' Compliance with the Cariforum-EU EPA**".





Miss Annette Y. Linton

✦ The Duties of an Executor ✦

By Miss Annette Y. Linton, Associate

Introduction

The role of an executor of an estate is an important one which cannot be taken lightly. An executor is the person tasked with the management and administration of a deceased person's estate. The time and effort required to carry out the administration of the estate will vary with the size of the estate, the nature of the deceased's assets and/or liabilities, the complexity of the bequests contained in the will and the number of beneficiaries. However, in each case an executor has certain basic duties that must be performed correctly or he may be liable to the estate or the beneficiaries.

The general functions or duties of an executor of an estate are as follows:

Locate the Original Will (and any codicils)

If the executor is not in possession of the original will (or codicils), the first important task is to locate the original. The original may be lodged at the Depository of Wills of Living Persons at the Supreme Court of Barbados, ("**the Court**") it may be held by the attorney-at-law who prepared it, it may have been placed in the deceased's safety deposit box at their bank or may be among the deceased's belongings at their home.

Hire an Attorney-at-Law

An attorney-at-law should be retained to advise on the contents of the deceased's will, the beneficiaries entitled to a share of the estate, the process of probating the will and to prepare the necessary application and supporting documentation that must be filed at the Court. The attorney-at-law will also advise on the powers and duties of an executor, assist with ascertaining the extent of the deceased's estate (i.e. the assets and liabilities) and advise on the steps to be taken to administer and wind up the estate.

Identify, locate and notify beneficiaries

Each potential beneficiary must be notified of his/her entitlement under the will or to a share in the estate and given a copy of the will (and any codicils).

Throughout the process of administering the estate the executor must keep all beneficiaries updated on the status of the estate. The executor must also consult with beneficiaries on estate transactions and should obtain their written consent for important transactions such as the sale of assets, settling claims made by creditors and commencing or continuing litigation.

Ascertain the Assets and Liabilities of the Deceased

The executor must make a detailed inventory of the estate. This involves locating and making a list of everything the person owned or was entitled to at the time of his/her death. The assets may include cash, personal effects, securities, real estate, business interests, debts due and/or proceeds of insurance policies. The value of the assets must also be determined and formal appraisals may have to be obtained for certain assets.

A list of the deceased's outstanding debts or liabilities must also be made and the outstanding sums determined.

All documents relating to the assets or liabilities, such as title deeds, share or debenture certificates, policies of insurance, loan agreements or other contracts, personal and business income tax returns must be located.

Any person or institution which the deceased held assets with, received payments from (e.g. pensions) or owed debts to should be notified of the death.

Apply for Probate

An application must be made to the Registrar of the Court to probate the will. The Registrar of the Court will, once satisfied that the documentation submitted on behalf of the executor is in order and the Court fees are paid, issue a grant of Letters Testamentary. On receipt of the grant of Letters Testamentary, the executor can take possession of the deceased's assets and begin the task of administering and winding up the estate.

• The Duties of an Executor Cont'd... •

By Miss Annette Y. Linton, Associate

Call In and/or Take Possession of the Assets

Once the grant of Letters Testamentary has been issued, the executor has to take possession of, call in, liquidate and/or manage the deceased's assets. An executor has a duty to keep the estate's assets safe until they can be distributed. The specific actions that an executor will have to take will depend on the nature of the assets, but may include:

- opening an estate account, withdrawing cash balances from the deceased's bank and fixed deposit accounts, and closing the deceased's accounts;
- taking possession of any documents of title relating to the assets owned by the deceased;
- ensuring that all buildings owned by the deceased are insured and properly secured to minimise the risk of vandalism or robbery;
- selling real estate, managing commercial properties or collecting rents;
- taking possession of and/or arranging for the sale of the personal effects and possessions of the deceased;
- submitting claim forms and supporting documents to life insurance companies and collecting the proceeds of life insurance policies;
- submitting claim forms and supporting documents to relevant institutions or government agencies to collect any death or other benefits due to the estate;
- demanding payment of or enforcing any secured or unsecured debts due to the deceased and if necessary, bringing legal proceedings to recover payment;
- continuing legal proceedings started prior to the deceased's death and/or bringing legal proceedings on behalf of the estate;

- performing or enforcing contracts made by the deceased in his lifetime, which were not completed prior to his death; and
- managing businesses owned by the deceased.

Settle debts and liabilities

Before an executor can distribute any assets to beneficiaries, he must confirm and settle the estate's debts and liabilities.

This process will include:

- payment of funeral and burial expenses;
- payment of court fees, legal fees and other costs or professional fees properly incurred in the administration of the estate;
- advertising for creditors in the newspapers and the Official Gazette;
- paying any bank or private loans, discharging mortgages or other charges;
- settling any outstanding bills and taxes (both personal and business);
- making severance payments to any employees of the deceased;
- filing outstanding income tax returns for any relevant period prior to the death of the deceased and if necessary, filing tax returns for any period since the death and settling any income taxes payable; and
- submitting an application to the Barbados Revenue Authority for a tax clearance certificate stating that all taxes due have been paid.

Prior to making any payments, the executor must examine all claims carefully to ensure that he pays only legitimate debts.

✦ The Duties of an Executor Cont'd... ✦

By Miss Annette Y. Linton, Associate

Prepare Detailed Estate Accounts

An executor must keep detailed accounts giving details of assets received, payments made and the balance available for distribution to beneficiaries. If assets are sold, proper records must be kept of the transaction costs e.g. legal fees, taxes, sale costs, etc., and the resulting income from the sale.

During the course of administration, an executor must keep a clear and accurate written record of all income, expenses, and payments made. These records must be made available to all beneficiaries during the course of administration.

Transfer the Net Balance or Assets of the Estate

After payment of all proper estate debts and liabilities, the residue of the estate must be distributed to the beneficiaries according to the deceased's wishes as expressed in the will. Beneficiaries should be consulted regarding how they wish to take their share.

Notwithstanding the contents of the will, the executor must take legal advice as to the persons entitled to receive the net assets of the estate. The provisions set out in the will may be altered by the law providing for legal rights of spouses, minor children or disabled adult children. Where applicable, notice must be given to a legally entitled spouse within the time limited by the Succession Act, Cap. 249 of the Laws of Barbados, requiring such spouse to elect whether to receive the gifts specified in the will or the legal entitlement.

The method of distribution will depend on the nature of the assets. It may require executing deeds of transfer to beneficiaries, payment of monies, or delivery of personal items.

It is important to keep proper records of each distribution and where necessary, obtain signed receipts and releases from the beneficiaries when distributions are made. ✦





Miss Jaina O. Colucci

✿ Mortgages: The Effect of Third Party Rights (Part 1) ✿

By Miss Jaina O. Colucci, Associate

Introduction

In Barbados, banks and other financial institutions often require that their loans be secured by a charge over the borrower's property. There may also be private mortgage arrangements where an individual or company lends money on the security of a mortgage. The lender usually provides the money or other financial accommodation to the borrower for an approved purpose, which is specified beforehand, and requires that the loan or facility be secured by a mortgage, debenture and/or other collateral form of security such as the assignment of life insurance policies.

A mortgage typically takes effect as a legal or equitable charge over property, creating rights and interests in favour of the lender and obligations on the part of the borrower. However, the lender's interest in the mortgaged property may be subject to some overriding right or obligation in favour of a third party, hindering the lender in enforcing its rights to possession or sale in priority to the third party, unless it can be shown that the lender did not have notice of the existence of the third party's interest.

Lenders should therefore be both curious and cautious about the existence of third parties, such as spouses who do not own the property but may have equitable rights in the property. The potential rights of such spouses may rank in priority to the lender's rights. To ensure that its interest as lender will rank prior to third party rights, the lender should make appropriate enquiries of the borrower to determine whether or not there are any third parties with rights or interests in the property which may potentially be adverse to the lender's interests. Where there are interested third parties, the lender should also ensure that each third party has notice of the mortgage and agrees to postpone his rights in favour of the lender.

In Part 1 of this article we will discuss the ways in which a lender's interest in the property charged can be affected by the rights and interests of third parties,

while Part 2 of this article which will appear in the next issue will focus on ways in which a lender can attempt to safeguard the priority of its interest.

Interests which may have priority

For a third party's interest to override the lender's interest, it must have affected the property immediately before the charge over the property was created and continue to affect it up to and beyond the mortgage.

Here are some examples of circumstances in which a lender should exercise caution:

A. Where a life interest under a will exists

An example of this could be where a testator has left a property on trust for the benefit of a beneficiary who is not in actual occupation, but may be entitled to the income generated by the property. While the legal estate is vested in the trustees, the beneficiary will have an equitable interest which may conflict with the lender's rights under the mortgage.

B. Where there is a spouse in occupation

Complications can potentially arise where there is a third party occupying the property charged. If the borrower is the owner of the property but there is a spouse, who has an equitable interest in the property by virtue of his/her occupation of the property with the borrower, should the borrower default on their mortgage, the lender may not be allowed to assert its interest in priority to that of the spouse because the spouse is 'in actual occupation of the land' and accordingly has an 'overriding interest' which entitles him/her to remain in possession¹.

Accordingly, the question of what the lender had notice or knowledge of becomes crucial when there is an adult person other than the borrower in actual occupation of the property charged. What the lender

¹See *Williams & Glyn's Bank Limited v Boland* [1981] AC 487

❖ Mortgages: The Effect of Third Party Rights (Part 1) Cont'd...❖

By Miss Jaina O. Colucci, Associate

has actual or constructive notice or determines its obligation. The lender must take reasonable steps to avoid being fixed with constructive notice of the third party's right². It will want to make enquiries about who currently occupies the property and who will be in occupation of the property once the mortgage is put in place and require confirmation that the occupier claims no interest in the property, or that he postpones any such interest to the lender.

In the English case of *Kingsnorth Trust Ltd v Tizard*³ a husband stated that he was single, on the application form, although the couple both occupied the property. A surveyor, acting as the lenders' agent, inspected the property at a time when the husband was there alone and saw evidence of occupation by the husband and his children only. Although the borrower informed the surveyor at the time of this inspection that he was in fact married but separated from his wife, the surveyor neither made any further enquiries nor did he include this fact in his report to the lenders. Upon the lenders' attempt to enforce their rights under the mortgage, it was held by the Court that the fact that the borrower was married at the time of the surveyor's report was a fact material to the transaction. When the surveyor discovered that the borrower was married but separated from his wife, a duty was placed on the lenders to seek evidence of occupation by someone other than the husband and his children. This fact of marriage should have been communicated to the lenders, and the surveyor's knowledge of the marriage was taken to be the lenders' knowledge⁴. Further inquiry would have discovered the existence of the wife and her claim to a beneficial interest in the property.

A lender is therefore required not to simply rely on the information given by the borrower but also to inspect the property and to see if there is any evidence of anyone living at the property and if so to make the necessary follow-up enquires to determine if they have any interest in it.

C. Where the property is legally owned by the mortgagor but there is a spouse (which term includes a party to a marriage or union other than

a marriage⁵), an adult child or third party who contributes to the acquisition, conservation or development of the property or makes contributions towards the repayment of the mortgage.

A spouse or contributing third party will acquire a beneficial interest in property and may be able to claim that his interest ranks in priority to the lender's right of possession or right to sell the mortgaged property.

A spouse can acquire rights in the mortgaged property through the provisions of the Family Law Act, Cap. 214 of the Laws of Barbados (the "**Family Law Act**"), where he is entitled to a share in the collective matrimonial assets.

Section 56 of the Family Law Act empowers the court to declare a spouse's title or rights to matrimonial assets. Section 57 of the Family Law Act goes further, allowing the court to alter the respective parties' interests in the property where it is deemed fair and equitable to do so, particularly where the spouse or child have made a direct/indirect contribution, financial or otherwise to the acquisition, conservation or improvement of the property.

The local courts have considered these sections when determining the issue of priority as between the lender and the spouse. In *Barbados Development Bank v Elias industries Limited et al*⁶ a wife claimed that she had an equitable interest in the property by virtue of a substantial contribution to the purchase price. However, since the court could find no evidence of any such contribution being made by the wife, it was held that the lender's interest ranked in priority to that of the wife.

²The lender has constructive notice if it ought to have had knowledge of a particular fact had the necessary enquiries and inspections as ought reasonably to have been made by them were made.

³[1986] 2 All E.R. 54.

⁴Halsbury's Laws of England (4th edition) Volume 1, paragraph 833: 'Where in the course of any transaction in which he is employed on his principal's behalf, an agent receives notice or acquires knowledge of any fact material to such transaction, under such circumstances that it is his duty to communicate it to the principal, the principal is precluded, as regards the persons who are parties to such transaction, from relying upon his own ignorance of that fact, and is taken to have received notice of it from the agent at the time when he should have received it, if the agent had performed his duty with due diligence.'

⁵Section 39 of the Family Law Act, Cap. 214 of the Laws of Barbados.

⁶BB 2000 HC 11.

❁ Mortgages: The Effect of Third Party Rights Cont'd...❁

By Miss Jaina O. Colucci, Associate

- D. Spouse entitled to beneficial interest by virtue of an implied trust e.g. where one spouse has used jointly owned funds to purchase a property in his own name but for their joint use

In the English case of *Mapp et al v Mapp*⁷ the Court of Appeal concluded that the matrimonial home was held upon trust by the husband for his wife's benefit, since the property was purchased using the profits from businesses the couple would have operated together in the past. The wife had an equitable interest in the property which preceded the lender's interest, especially since the mortgage was done without the wife's knowledge.

- E. Where the property is owned jointly by a borrower and a spouse or other third party, but the loan is for the borrower's benefit alone

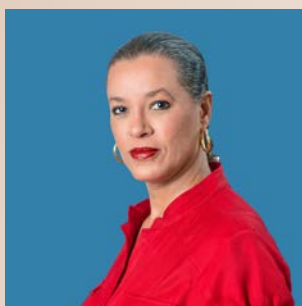
Attention must be paid to the purpose of the loan itself. Where, for instance, the mortgage is obtained for business purposes or for the benefit of the borrower alone, using property that is jointly owned as security for the money lent, without the knowledge and/or consent of the co-owner, (e.g. where deeds are deposited with the lender to create an equitable mortgage) the mortgage may be set aside.

On the other hand, where the co-owner benefits from the mortgage or receives any of the funds and/or profits which may accrue from the investment, even if they have no control of the funds or knowledge of the details of the transaction, a claim to have the mortgage set aside is likely to be unsuccessful. ❁

⁷BB 1992 CA 11

❁ ATTORNEY PROFILE ❁

In this issue we continue our series of profiles on the firm's attorneys-at-law. This issue profiles Mrs. Savitri C. B. C. St. John.



Mrs. Savitri C. B. C. St. John

Savitri has been a member of the Grenada Bar since 1994 and of the Barbados Bar since 1997, when she joined Clarke & Co. Her specialty is real estate law, particularly commercial real estate and lending. She became a partner of Clarke Gittens Farmer in 2003.

She works extensively with commercial banks, insurance companies, lending institutions, private developers and individuals. She advises on title and security issues, has fully revised several commercial

Banks' and lending institutions' security documentation and conducts training seminars for their lending officers.

Savitri deals with a wide range of multi-party cross border capital projects involving hotel financing, real estate developments, project finance and restructuring, has negotiated and documented condominium developments, timeshare and commercial leases and routinely solves title defects for pre-existing developments. She advises several corporate conglomerates with diverse activities, including manufacturing, construction, merchandising, and tourism.

She is committed to continuing legal education. She attends at least one (1) professional development course annually, has given seminars to the Barbados Bar on conveyancing and has tutored real estate agents for the Barbados Estate and Valuers Association.

Previously, Savitri worked with the commercial law firm Henry, Henry and Bristol in Grenada and was secretary of the Grenada Bar Association. ❁

Real Property Department

Mrs. Rosalind Smith Millar, a Partner in the Real Property Department, presented a paper titled "*Real Property as an Investment Tool - Legal Processes*" at the Real Estate Expo 2015, held at The Lloyd Erskine Sandiford Center on 7 February 2015.

Intellectual Property Department

Mrs. Smith Millar who is also the Partner responsible for the Intellectual Property Department, will be attending the 137th Annual Meeting of the International Trademark Association (INTA) in San Diego, California, USA in early May 2015, where over 9,000 international trademark practitioners are expected to gather for educational and networking events.

Her article "*Business Brief - Barbados*", highlighting aspects of Barbados' Intellectual Property regime and featuring the intersection of franchises and trademarks, will be published in the **World Intellectual Property Review** magazine **WIPR Annual 2015** edition for distribution at the INTA Annual Meeting and beyond. 🌟

CGF Mooting Competition

The Clarke Gittens Farmer Annual Mooting Competition was held again this year at the University of the West Indies, Cave Hill Campus, Faculty of Law. The Finals of the Competition took place on Thursday March 5, 2015 in the Moot Court Room and several of the firm's attorneys served as judges on that occasion. The final teams from the first year were comprised of: Veda Seunarinesingh and Darinka Munoz, as well as Justin Boyce and Asante Brathwaite. The second year finalists were George McCallum and Javed Daniel; Christine St. Marie and Sherinique Murphy. The Third year finalists were: Nassoma Cammock and Romona Morgan; Carolyn Wright and Andrae Silbum.

The firm also conducted a brief workshop on mooting skills which was well-received by all participants, who expressed their gratitude for being afforded the opportunity to hone their skills in the areas of legal research, writing and oral advocacy. 🌟

Panel Discussion

Mrs. Smith Millar, who is the Deputy Chairman of the Community Legal Services Commission, the Statutory Board which administers government-funded legal aid, participated in a panel discussion on legal aid, organised by the Barbados Bar Association for its members, on 14 April 2015. 🌟

🌟 **CGF POINT OF LAW** published by Clarke Gittens Farmer is an e-Newsletter for clients, colleagues and friends of the firm. This e-Newsletter provides an overview of notable news and legal developments.

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