



**National**<sup>®</sup>  
Asset Management

**Company Prospectus**

# NATIONAL ASSET MANAGEMENT

## **Vision Statement**

*We understand it is your business and reputation; we will endeavor to act as if it was ours.*

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National Asset Management (NAM) headquartered in Pittsburgh, Pennsylvania with offices throughout the United States and globally. Is today's most progressive and innovative revenue cycle management company available. The company was established with one purpose; to change the model by which collection agencies operate.

There is absolutely *no way* to match the advantage of a collection agency that is part of the credit reporting industry, the legal community, and nationally recognized. NAM is the largest *privately* owned business of its kind. We operate on a proprietary and state of the art software system, which offers nationwide coverage and information acquisition. We also work with the Trans Union, Equifax, Innovis, Lexis Nexis, Dunn & Bradstreet and Experian, enabling us to access on a direct basis any credit report, asset verification, and credit profile in the nation.

NAM began with the core purpose of assisting regional businesses in recovering and managing their outstanding accounts receivable. NAM has realized an increased demand from our clients for more comprehensive services designed to (a) reduce costs, (b) increase operational efficiency and cash flow, and (c) reduce bad debt write-off and days outstanding. Through investments in technology, staff education, and highly selective recruiting, NAM has been able to offer an improved level of services that our clients demand.

We comply not only with the letter of the law, but the intent of the law as well. Our core vision statement is clear and simple. We understand it is your business and reputation; we will endeavor to act as if it was ours. This core philosophy has enabled NAM to become the partner of choice for thousands of clients thorough the United States and internationally.

## **KEY BENEFITS OF NAM**

1. NAM offers a full line of Collection Services with availability throughout the United States and internationally. As one of the most progressive collection agencies in the country, our Collection Service receives hundreds of millions in bad debt placement annually.
2. Along with our computer system, we also offer other on-line services like skip tracing, credit report access, scoring to determine collectability, and power dialing capabilities. And with the option of our “commission-only” policy, our customers pay nothing until the debts are collected.
3. With industry-specific strategies and services, NAM provides results that improve the bottom line through accelerated cash flow, lower operating costs, reduced bad debt expense, and improved customer retention.
4. Our client-oriented receivables personnel and support staff have been carefully selected for collection experience, proper attitudes and values, and are thoroughly trained and supervised to ensure that they are constantly maintaining your good public image.
5. All staff is monitored on a daily basis. Compliance is achieved by quality control testing to ensure we are following all state laws in regards to debt collection and insurance billing. In addition, this office monitors Fair Debt Collection Practices Act (FDCPA, PL 95-109), which is the Federal legislation governing debt collection.
6. NAM has carefully developed services that meet client specific needs. These programs are flexible in design and are unique for each customer. Careful analysis and due diligence is conducted for each client prior to recommending a specific service to address their needs.
7. NAM has assembled a service portfolio that provides any client with the opportunity to custom design revenue enhancement, backlog reduction, and collection programs to suit their specifications. Our capabilities include every follow-up function conducted by an independent debt collection company.
8. All NAM services are designed to accomplish the following five objectives:
  - Increased cash flow
  - Reduced days in accounts receivable
  - Reduced bad debts
  - Reduced collection cost
  - Enhanced customer relations

## VISION AND CULTURE STATEMENTS

### VISION STATEMENT

*“We understand that it is **your** business and reputation; we will endeavor to act as if it is **ours**.”*

### CULTURE STATEMENTS

1. Partner with your clients and co-workers
2. Show them mutual respect
3. Produce exceptional profits and client performance
4. Project pride, honesty, and integrity
5. Work hard for what you earn
6. Pertinence & Flexibility
7. Model the Way
8. Challenge the Process
9. Share the Vision

## **OPERATIONAL STRATEGY**

NAM offers a comprehensive selection of services for clients throughout the country. All of NAM's services are customized to meet the client's goals and needs. No two clients are established with the same program or system requirements. This is accomplished with the attention that is provided to each client during the accounts enrollment phase. Understanding the clients business and requirements enables NAM to effectively work as an extension of our client's office.

NAM provides complete BPO (business process outsources) from billing to litigation. As a billing, first party, third party and law office NAM's ability to provide customized programs is an industry leader.

## **TRADE ASSOCIATIONS**

NAM is proud to maintain good standing memberships in the following organizations and trade associations. Many members of our management team, in addition to deep involvement in local civic organizations, are currently active in these associations.

1. American Collector Association
2. Pennsylvania Collectors Association
3. International Collectors Association
4. Better Business Bureau
5. Dunn & Bradstreet
6. Lexis-Nexis
7. West-Law

Pennsylvania, Ohio, New York, Maryland, Texas, California, West Virginia,  
District of Columbia, Florida, Michigan, New Jersey, Delaware and Georgia Bar  
Association

8. American Bar Association

## **SERVICES AND BENEFITS**

NAM service and client support is our main priority. The reports that are available are designed to accommodate every accounting format. We will customize our programs to meet your needs. NAM's standard operating procedure incorporates a unique policy that is "inception to completion". This program allows our clients to establish a relationship with one of our management members. This person has the responsibility to handle all of the account activity, from initial set-up to recovery and the distribution of reports and information. Our clients will always have the same person to speak with.

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## **COLLECTION AND OUTSOURCING SERVICES**

NAM's success is based on a track record of experience in delivering results by partnering with clients to provide customized services to meet unique requirements. Our Collection and Outsourcing Services programs include:

- Contingency Collections / Fee Based Collections
- Extended Business Office Services
- Pre-Collection Programs
- Payment Monitoring Programs / Special Projects
- Receivable Management Consulting
- Customized Training Programs / Consulting Services
- Skip Tracing / Location Service
- Early Stage, First Party Collections
- Legal Recovery
- Judgment Recovery

- Corporate Collections
- Business to Business Collections
- Consumer Collections
- Medical Collections
- Loan Collections
- Asset Recovery
- Financial Investigation

## **BENEFITS OF NATIONAL ASSET MANAGEMENT**

NAM has carefully developed services that meet client specific requirements. These programs are flexible in design and are unique for each customer. NAM has assembled a service portfolio that provides any client with the opportunity to custom design revenue enhancement, backlog reduction, and collection programs to suit their specifications. Our programs can be used individually or in a combination to best suit your individual requirements. Our capabilities include every follow-up function conducted by an independent debt collection company.

### **CONTINGENCY COLLECTIONS**

NAM provides professional collection services that result in a high recovery of delinquent accounts. A persistent and flexible approach is always used when collecting these accounts. We tailor our collection systems and reporting to your requirements.

#### **Key Features and Benefits of Contingency Collection Programs**

- Locally *managed* agency with years of collection and billing experience
- Call center with predictive dialer capability of one million per day
- Collections enhanced by an innovative and *positive* approach
- Performance driven staff with results based on incentives and commitment to effectiveness
- Powerful on site collection tools
- Collection resources
  - Skip trace/ Location department
  - Online capability
  - Credit reporting
  - Legal/ Attorney availability in-house

## **PRE-COLLECTION PROGRAMS**

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NAM's Pre-collection Program allows you to utilize the influence of a third party collection agency without assigning accounts for a "traditional" collection effort. NAM's *name* when contacting the debtor means potential *credit* problems that most people want to avoid. NAM will use its influence to motivate customers to pay or make arrangements with your office before more serious action becomes necessary.

### **Key features and Benefits of Pre-Collection Programs**

- Our Pre-collection Program is completely flexible, it can be a series of collection letters alone or it can be used in combination with phone contact.
- Your office can designate how many letters, and at what frequency you want sent.
- NAM processes consumer calls, freeing your office personnel to work more profitable accounts.
- At the end of the cycle, accounts can be automatically placed with our Collection Program or purged from the system.

## **PAYMENT MONITORING PROGRAMS**

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The Payment Monitoring Program is designed to relieve clients of the time consuming and costly process of following up on accounts that have agreed to follow a payment arrangement. This will allow you to devote your resources on current more profitable accounts. NAM will diligently monitor the payment arrangements established by your office.

### **Key Features and Benefits of Payment Monitoring Programs**

- Statements sent at intervals determined by the payment arrangement
- Accounts reaching past due status are contacted by letter or telephone
- Provider payment policies mirrored

## **INSURANCE PAYMENT / RESUBMISSION/ MONITORING PROGRAMS**

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NAM's health care insurance division is designed to supplement our collection program. NAM has the capability to verify, collect, submit, resubmit and monitor any claim at any point of assignment. NAM's insurance collections personal are trained in follow up, insurance procedure and payment solicitation. NAM's attorneys provide additional support on claims that have been declined, require a more diligent approach or litigation.

### **Key Features and Benefits of Payment Monitoring Programs**

- Comprehensive Insurance follow up.
- Increases payments.
- Decreased Labor cost
- Decreased charity write-offs

## **SPECIAL PROJECTS**

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Sometimes a company's accounts receivable department can get backlogged with too many accounts. NAM's Special Project Programs are designed to clear backlog delinquent accounts from your books in the shortest time possible. Special Projects are characterized as cleanup programs or one-time placements of account receivables. Through a combination of letters and phone contacts we attempt to collect backlogged accounts within a specified time period. A review is conducted with your office when the program is complete.

### **Key Features and Benefits of Special Projects**

- Enable the provider to implement a workable internal collection procedure
- Increase cash flow and collections within your present system
- Offer a cost-effective means of liquidating old accounts
- Customized to meet your needs and goals
- Professional extension of your business

## **EDUCATION AND TRAINING**

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NAM has developed a number of high impact workshops and training classes designed to motivate and give your collection or service staff the tools necessary to work more successfully. These seminars are conducted at NAM locations or at the client's offices.

### **Key Features and Benefits of NAM's Training Programs**

- NAM's wide variety of specialized collection programs that can be geared exclusively to individual stipulations.
- Credit collection training offered to your employees to help improve your internal efforts and performance
- Seminar topics include:
  - Professional Telephone Collection Techniques
  - Customer Service
  - Collection Problems and Solutions
  - Custom programs to address client's staff.
  - Accounts Receivable management

## **Client's Employees**

NAM has the ability to provide training to any of its client's employees. It is our firm's philosophy that our clients can not know too much about our operation, and we try to learn as much as possible about our clients. We have trained client employees in virtually every facet of our operation. Based on a particular client need, we are willing to take any employee and put them through a pre-determined training program.

In addition to the above-mentioned seminars, we keep clients informed about important and pertinent information regarding legislation, rules and regulations that would affect their collection policies and procedures. Our staff has given many seminars over the years, to an assortment of different industries throughout the region.

Our web site [www.nationalmanagement.net](http://www.nationalmanagement.net) provides an assortment of free tools for our client to utilize in order to assist in their recovery and location needs. NAM provides on a semi-regular basis an informative newsletter designed to educate and inform our client about industry changes, new products, and technology that may be of use.

## **INSURANCE AND BONDING, LICENSING, AND TRUST ACCOUNTING**

At NAM, all accounts and relevant confidential information remain secure. NAM's character is backed by extensive insurance and bonding coverage. Full professional licensing, when available by individual state, and client trust accounting all contribute to NAM's client security.

### **INSURANCE AND BONDING**

NAM's strength is backed not only by its achievements, but also by numerous insurance and bonding policies. The coverage is outlined below.

<i>General Liability Coverage:</i>	<i>\$ 10,000,000.00</i>
<i>Errors and Omissions:</i>	<i>\$ 1,000,000.00 per office</i>
	<i>(certificates of insurance are supplied to clients at no charge)</i>

*Employee Bond:*

*\$ 100,000.00*

## **LICENSING**

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NAM complies with all states' consumer protection and sales practice laws and individual licensing in those states requiring licenses.

## **TRUST ACCOUNTING**

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Clients should have a vested interest in how a collection agency handles their money. They should be particularly interested in how accurately an agency keeps its clients' money separated from its own. Mingling funds is not only a risky business practice, but the Code of Ethics of the American Collectors Association stresses an agency's ethical responsibility for maintaining strict separation between its funds and those of its clients.

NAM enforces this separation by depositing all the money it collects on behalf of a client into a separate Trust Account set up and maintained for clients. The client's money is never mingled with NAM's general operating funds or other accounts.

Based on a clients volume money can be sent daily, weekly and monthly. Funds can be sent by wire, ACH or certified deposit to the clients account.

## **SYSTEM INFORMATION**

All NAM's offices operate in a fully automated environment. Significant capital investments have been made at each location to ensure that each company operates with the latest technology that is used to increase recovery and reduce costs.

NAM continues to be on the forefront of technology by incorporating the most current technology available. This allows our systems to operate at connectivity speeds of 100 megabytes per second via high-speed switches. TCP/IP is the standard protocol, implementing IPX/SPX when applications require it.

## **COLLECTION SOFTWARE**

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Our state-of-the-art software package is a card less, completely automated system, providing excellent follow-up on all accounts.

The software operates from a Windows hardware platform. NAM's hardware configurations are as follows.

1) Year 2010 Compliant

- Windows SERVER Office Network
  - 15 SYS Network / Raid V Blade x 10 1 Terabyte Server Hard Drives
  - RISC Processor
  - Operating System
  - Software COLLECTION / Debt Net / HINCKLEY SYS.
  - Hardware
    - Compaq System
    - Sever Disk BKU
    - Disk Drive / Tape / External
    - T1 x 6 (120mb)

### **DATA TRANSFER CAPABILITIES**

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NAM accepts account assignments from client using the following methods:

- Diskette
- CD Rom
- Electronic Transfer/ FTP/ Secure FTP protocol

We can work with your company's data regardless of its record or file format. Our technical staff will translate your records, update them, and return the updated records to you in the format you use in-house. From receipt of a live test file and sample hard copy the approximate time is 30 days to have all programs written and tested.

### **TELEPHONE ARRANGEMENTS**

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NAM has implemented a state of the art phone system that allows us to continually fine-tune our internal systems so we can accommodate the telephone requirements of our employees and clients. These systems have numerous Central Office lines and direct-inward-dial phone lines. The system has the ability to furnish 1-800 phone numbers or remote forwarding phone lines to our clients upon demand. We have incorporated the use of wireless communication into all of our offices to maximize contact and use these systems in conjunction with our internal system.

NAM utilizes call center and outsourced power dialers to maximize call volume. 800, 877 and additional toll free lines are provided to all accounts.

## **COLLECTION STAFF**

Professional personnel are essential in NAM's success. The office and our call centers are staffed with highly trained employees dedicated to provide our clients with recovery results that are well

above industry standards. Their understanding of the client's industry, along with collection expertise and customer service skills, means a high net return for NAM's clients.

## **TRAINING OF COLLECTORS**

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NAM provides standardized training for its employees on an on-going basis. Each employee receives a procedure manual on the first day. This manual includes everything from computer training to skip tracing and consumer motivation. Once the collector is thoroughly schooled in all aspects of our legal, ethical, and procedural standards, the employee is constantly monitored and coached until he becomes a true professional.

The employee will also observe experienced collectors and administrative people at their job. Prior to handling accounts, all representatives must pass a test covering the Fair Debt Practices Collection Act.

Ongoing training for employees is provided by monthly department staff meetings to discuss actual situations and make recommendations for improvement of operation procedure. Professional seminars are also conducted on site for positive attitude maintenance. In addition to the on-site training, employees will attend courses sponsored by the American Collectors Association, the largest organization of bonded collectors in the world.

## **QUALITY ASSURANCE EVALUATION PROCEDURES**

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NAM's Managers and Supervisors place a heavy emphasis on regular evaluation of employees in continuous feedback regarding their performance. An objective quality assurance evaluation has been developed and is conducted by Supervisors overseeing the operations on a weekly basis.

Through constant training, monitoring, and testing, NAM's employees are kept abreast of the laws and reminded of their responsibility for operating within them.

## **COLLECTOR COMPENSATION**

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Employees are paid a *base salary* plus bonus. Collectors are paid bonuses contingent to quotas assigned. Quotas are established according to new business and are assigned to a collection unit. Creative monthly contests are also sponsored based upon what percentage of budget each collector attains, and the unit as a whole. We feel commission only collectors cherry pick accounts looking for higher fee based accounts. Our entire staff, including clerical, is subject to bonuses for collector assistance in making the month end numbers.

## **BUSINESS UNITS / CALL CENTER**

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NAM has six business units specifically identified as call centers located globally. These business units are part of the NAM corporate umbrella. There are numerous advantages of utilizing the global market to greatly reduce the costs. One of which is the reduction in operational costs. In turn these savings have allowed NAM to re-invest these funds into the additional and ancillary products to better locate and score accounts.

## **CLIENT SERVICES**

NAM takes great pride in the quality of its internal and external client representatives. We are available at a moment's notice to furnish collection reports, on-line client financial analysis, or other information concerning your accounts. NAM will assign a person to be your direct contact for every facet of our operation and is available to answer questions that may arrive. Standards have been established to assure that client concerns are addressed the same day they are received, whenever possible. Each client is uniquely profiled within the system to determine how their accounts are to be handled and which reports they are to receive.

Client meetings are scheduled at regular intervals. These meetings cover a wide variety of topics including: liquidation percentage, special reports, client training, problem accounts, changes in operational procedures, changes in listing procedures, and feedback to the client for improving front-end procedures.

## **COLLECTION PROGRAM**

### **COLLECTION NOTICES AND FREQUENCY OF MAILINGS**

Our collection system allows us the flexibility to customize our collection services based on individual client specifications. In general, within twenty-four hours of receipt of accounts, the first notice is generated by our software system and sent to the consumer informing them that their outstanding debt has been placed with NAM for collection. All debtor mailings are sent first-class, address correction requested. Collection notices, as with all debtor communications, are in full compliance with the Fair Debt Practices Collection Act and HIPAA.

### **ACCOUNT ASSIGNMENT AND COLLECTION CONTACT**

The same day the accounts are listed in our office, an Acknowledgement Report of all new accounts placed for collection will be made available to the client. After placement, the computer system automatically "ties" your account with other active accounts of the consumer. This is

advantageous if we have already located a new address of the consumer. No time is lost in skip tracing your new accounts. Within 48 hours of account placement an initial phone contact is attempted to notify the individual of the account status. (Section 809 FDCPA)

The software system, which prompts and records all collection activity in conjunction with Direct Dial predictive dialing system, initiates all calls to debtors.

The direct dialer systems allow representatives to successfully complete more telephone contacts with consumers, thereby increasing collections. Phone calls on delinquent accounts are dialed automatically. Dialing time, bad phone numbers, disconnected calls, busy signals, no answers, answering machines, and triple tone directs are eliminated, allowing representatives to spend more time collecting.

The automated system allows for the most efficient collection by prioritizing each collector's inventory, based on necessity of follow-up. This system also allows the collector to follow-up by date and time. Every conversation with a consumer is documented and then dated forward based on the result of the contact. When this date, and even time of day, arrives, the collector can confirm whether the consumer did as promised.

## **PAYMENT ARRANGEMENTS AND BROKEN PROMISES**

In the initial contact with a consumer, the collector will attempt to collect the *balance in full*. If the entire balance cannot be attained, the collector will work with the consumer to make the best arrangements to liquidate the account as soon as possible. If the initial contact is unsuccessful, collectors are expected to make telephone contacts every two weeks on each account handled.

Payments are posted to the debtor's account on a daily basis. This allows the collector to know if a promise has been broken by the end of the day. If the payment has not been received in the office or a smaller payment has been made, a broken promise letter is automatically generated. This same day, the collector will attempt to call the consumer regarding the payment. When the consumer has broken promises, the collector will prepare the account for legal action, provided the consumer is employed or assets can be verified.

Any overpayments by a debtor will be refunded after careful research and verification. Payments received directly at the client's office are transmitted to NAM on a regular basis. These may be reported by fax, mail, email, or picked by the NAM service representative.

Remittance reports and checks will be mailed or delivered to the client on a monthly basis.

## **CANCELLATIONS**

Agency initiated cancellations are limited to bankruptcies, write-off balances due to contractual agreements, and write-offs due to settlements with attorneys. However, no account is settled unless authorization is obtained from the client. NAM does not subcontract any work.

The client may, per their discretion, request that an account placed in error with NAM be canceled and returned at any time. NAM will return said accounts by whatever means requested by the client. *There will be no fees assessed for canceled and returned account placed in error. Fees will be charged for accounts removed prior to payment to avoid payment to NAM or a settlement via the client's administration.*

## **SUIT CRITERIA**

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Following the thorough investigation of an account, from verifying employment to conducting a complete on-line asset search, the collector either determines an account uncollectible or recommends legal action. If an account is believed to be collectible through legal means, a Legal Authorization form is sent to the client requesting written approval to forward the account to our attorney.

Collectors recommending accounts for placement with our attorney are not limited to any time frame in doing so. The placement of the accounts with an attorney will vary from state to state and customized to meet the client's policies.

Our attorneys use Small Claims, County and Federal Courts to obtain wage assignments, judgments, execution and levy, and trials, if necessary.

In cases where there are large aggregate balances and we have identified attachable assets which would satisfy the account; we will send a final notice prior to suit, giving the debtor ten days in which to respond. If there is no response, a transmittal form of all pertinent information is forwarded to our collection attorneys.

## **SKIP TRACING AND CREDIT REPORTING**

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One of the most important aspects of an effective collection process is the ability to locate a customer and initiate contact. NAM's has a staff with many years' experience in skip tracing and determination of judgment eligibility. These representatives will use all available means of obtaining location information, including but not limited to neighbors, landlords, and employers. In addition, NAM will use *credit file* information to obtain location information. Our affiliation with *Equifax, Lexis-Nexis and national databases* allows our account specialists to obtain the latest credit reports and location information instantaneously. NAM uses an assortment of products, which will return location information from a submitted Social Security Number/Address/Prior Address. All of these products are available on-line. With these tools at its disposal, NAM is well positioned to skip trace thoroughly and successfully.

According to the applicable state's criteria, *if a client requests*, NAM will place an adverse credit request with the major *credit repositories*. This becomes effective when an individual applies for credit and this adverse appears on the credit report. In these cases, the potential credit grantor will usually require that this adverse indication be cleared before credit is issued.

## COLLECTION REPORTS

NAM's software provides a comprehensive reporting system. There are numerous system-generated reports as well as a report writer that allows us to develop reports specifically for a client's needs. Our collection system has several reports available on a daily, monthly, or quarterly basis, which also can be generated automatically or on demand by your request.

### CLIENT REPORTS

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**Acknowledgments:** Provides confirmation of all new placements by alphabetical sort. This report is automatically generated on the same day as the placements are entered. This report is then sent via e-mail or fax for verification.

**Status Report:** Designed to inform you of the status of your accounts. This report shows the name, date opened, amount placed, balance, account number and status.

**Placement History:** A statistical report that analyzes payments based on placement period. Payments, commissions, account status and recovery percentages are the areas analyzed in this report.

**Activity History:** Analyzes placements and payments by placement period and month of activity. This report reflects a section for payments applied against the amount placed for that specific period.

**Cancel Report:** Provides a detailed listing of accounts that have been closed inactive. This report is generated at a client's request by pre-selected criteria.

**Payment Analysis:** Statistical report analyzing payments based on the month in which the payments were received. A reflection of the amount collected against the placement during each month following the placement period.

**Collection Statement:** This report is generated and is accompanied by a check which can be personally delivered to our clients, electronically submitted, or any other medium best suited for our clients. The report and check is delivered no later than the 10<sup>th</sup> of the month for collections generated during the previous month, unless otherwise specified. This report will be compiled by net remittance. The collection statement shows the client a list of accounts paid, the amount paid, the payment date, and debtor ID number.

### PERFORMANCE/PRODUCTIVITY REPORTS

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**Active Debtor/Case Report:** This report prints the total number of open accounts by owner or by worker.

**Collector Processing Progress Report:** This report calculates the total number of accounts that need to be worked that have been worked, or that have been retired. These totals are broken down into the different processing types (broken promises, dated follow-up, new business, work

phone numbers, home phone numbers, skip accounts, no phone numbers, and non-collector accounts).

**Detailed Collector Audit:** The detailed collector audit report is a tool to provide management with a collector inventory. This report is requested by selecting a number of qualified criteria.

**Payments by Collector for a Period:** This report will print a list of payments for a user for a defined period of time, based on the collector who received credit for the payments.

**Daily Collector Activity Summary Report:** This report allows the user to review activity of the owning collector. The following activity is reported: payments, commissions, promises, new accounts, attempts, contacts, postdated checks, and returned checks. If a collector has no activity, they will not be shown on this report.

**User Productivity- Time Management Analysis:** This report gives the total number of accounts worked, broken out by user and time of day.

**Productivity Summary by User:** This report gives total number of accounts worked, broken down by user.

## **Client References**

Will be provided upon request and would be industry specific.

## **Pricing**

*\*TBD*

## **Commissioned Collections**

Based on a percentage of recovered funds, this program is the most economical solution for debt recovery. With no upfront fees and our customized programs, your recovery and financial growth is greatly increased.

Advantages:

- 1- Cost effective and guaranteed
- 2- Location and skip-tracing are included
- 3- No upfront fees or additional costs
- 4- No minimum on dollar amount or quantity of accounts
- 5- All accounts receive letter, telephone and reporting service
- 6- Accounts are customized based on your requirements and needs
- 7- A variety of reports are available
- 8- Placements are accepted in any format and quantity
- 9- A collection specialist will assist you in establishing a successful collection program
- 10- Professional approach, using a model of persistent and flexible collection programs

Average national fees range from 15% to 50% and are usually based on four factors:

1. Age of accounts
2. Type of accounts
3. Quantity of accounts placed
4. Average dollar amount of accounts placed

## **Fee Based Collections**

Set up with the same parameters as commissioned programs. Fees are as low as \$5.95 per account with a maximum at \$50.00 per account for recovery programs. All fee based programs are customized based on the client's requirements.

## **REQUESTED PROGRAM /QUOTE:**

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**NOTES:**

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