

RESOLUTION NO \_\_\_\_\_

A RESOLUTION AUTHORIZING THE CITY FINANCE DEPARTMENT TO CONTRACT WITH NATIONWIDE RECOVERY SERVICE TO PROVIDE COLLECTION AGENCY SERVICES FOR THE CITY OF CHATTANOOGA.

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BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CHATTANOOGA, TENNESSEE, that it is hereby authorizing the City Finance Department to contract with Nationwide Recovery Service to provide collection agency services for the City of Chattanooga.

ADOPTED: \_\_\_\_\_, 2016

/mem

# City of Chattanooga



## Resolution Request Form

Date Prepared: 2/28/2016

Preparer: Barry Teague

Department: Finance

**Brief Description of Purpose for Resolution/Ordinance:**

Res./Ordinance # (if approved by Council)

Authorize the Finance Department to contract with National Recovery Service to provide collection agency services for the City of Chattanooga. The contract term is one year, with four one year renewals available.

Name of Vendor/Contractor/Grant, etc.	<u>National Recovery Service</u>	New Contract/Project? (Yes or No)	<u>Yes</u>
Total project cost \$	<u>0</u>	Funds Budgeted? (YES or NO)	<u>Yes</u>
Total City of Chattanooga Portion \$	<u>0</u>	Provide <u>Fund</u>	<u>1100</u>
City Amount Funded \$	<u>0</u>	Provide <u>Cost Center</u>	<u>C00201</u>
New City Funding Required \$	<u>0</u>	Proposed Funding Source if not budgeted	
City's Match Percentage %	<u>0%</u>	Grant Period (if applicable)	

**List all other funding sources and amount for each contributor.**

<u>Amount(s)</u>	<u>Grantor(s)</u>
All collection agency fees	Debtors
\$	
\$	

Agency Grant Number

CFDA Number if known

Other comments: (Include contingency amount, contractor, and other information useful in preparing resolution)

*Barry Teague*

Approved by:

*Barry W. Anderson*  
DESIGNATED OFFICIAL/ADMINISTRATOR

Reviewed by: FINANCE OFFICE

Please submit completed form to @budget, City Attorney and City Finance Officer

Revised: 1/26/09

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# City of Chattanooga



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## Proposal for Collections Services from Nationwide Recovery Service



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January 29, 2016

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Date: January 5, 2016

Ref. No.: 129044

**PURCHASING DEPARTMENT  
101 EAST 11<sup>TH</sup> STREET  
SUITE G13  
CHATTANOOGA, TENNESSEE  
37402**

**Request for Proposals (RFP) for the City of Chattanooga**

*Proposals will be received at 101 East 11<sup>th</sup> Street, Suite G13, Chattanooga, TN 37402 until 4:00 P.M., on January 29, 2016*

**Requisition No.: 129044  
Department.: Finance Department  
Buyer & e-mail: Geoffrey Hipp ghipp@chattanooga.gov**

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**Project: Collection Services for the City of Chattanooga**

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**\*\*\*PROPOSALS MUST BE RECEIVED BY\*\*\*  
4:00 P.M., Eastern on January 29, 2016**

\*\*\*\*\*

The City of Chattanooga reserves the right to reject any and/or all proposals, waive any informalities in the proposals received, and to accept any proposal which in its opinion may be for the best interest of the City.

The City of Chattanooga will be non-discriminatory in the purchase of all goods and services on the basis of race, color or national origin.

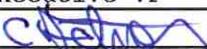
The City's Standard Terms and Conditions may be found on website:  
([www.chattanooga.gov/purchasing/standard-terms-and-conditions](http://www.chattanooga.gov/purchasing/standard-terms-and-conditions))

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**Note: ALL PROPOSALS MUST BE SIGNED**  
All proposals received are subject to the terms and conditions contained herein. The undersigned Offeror acknowledges having received, reviewed, and agrees to be bound to these terms and conditions, unless specific written exceptions are otherwise stated.

\*\*\*\*\*

**PLEASE PROVIDE THE FOLLOWING INFORMATION:**

**Company Name:** Nationwide Recovery Service, Inc.  
**Mailing Address:** 5655 Peachtree Pkwy, Ste 200  
**City & Zip Code:** Norcross, GA 30092  
**Phone/Toll Free No.:** 678-325-1735  
**Fax No.:** 678-325-1736  
**E-Mail Address:** craig.fetner@nrsagency.com  
**Contact Person:** Craig Fetner  
**Company Title:** Executive VP  
**Signature:** 

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# LETTER OF RESPONSE

Geoffrey Hipp, Buyer  
City of Chattanooga  
101 East Eleventh Street, Suite G13  
Chattanooga, TN 37402

Dear Mr. Hipp:

Thank you for the opportunity to showcase our experience and services in response to the City of Chattanooga's request for Collection Services.

Nationwide Recovery Service (NRS) is a Tennessee-based debt recovery agency with nearly 70 years of experience collecting on delinquent debts. We service the healthcare, government, mortgage, student loan, telecom, auto, credit card, and financial services markets by providing pre-chargeoff to bad debt collection services on a nationwide basis. In 2010, we were honored to have been selected by the City of Chattanooga to provide collection services and, as the incumbent, have substantially out-performed the expectations of the City and the performance of our predecessor.

Following this letter is our response which documents NRS's capabilities and our ongoing commitment to meet and exceed your performance requirements and all expectations. Our attached Executive Summary documents why we believe the City should select NRS as its collection agency. We are confident we can continue to exceed your expectations and provide prompt, courteous, and professional services to the City and citizens of Chattanooga.

I am the authorized to negotiate and contract for NRS and will serve as your primary contact. Should you have any other questions about this proposal or our services, please call me at any time.

Sincerely,



Craig Fetner  
Executive Vice President  
Nationwide Recovery Service  
5655 Peachtree Parkway, Suite 211  
Norcross, GA 30092  
678-325-1735 direct / 404-384-6500 mobile  
[craig.fetner@nrsagency.com](mailto:craig.fetner@nrsagency.com)

# EXECUTIVE SUMMARY

Nationwide Recovery Service (NRS) is a Tennessee-based debt recovery agency with nearly 70 years of experience collecting on delinquent debts. We service the healthcare, government, mortgage, student loan, telecom, auto, credit card, and financial services markets by providing pre-chargeoff to bad debt collection and call center services on a nationwide basis. In 2010, we were honored to have been selected by the City of Chattanooga to provide collection services and, as the incumbent, have substantially out-performed the expectations of the City and the performance of our predecessor.

## CORPORATE ORGANIZATION

NRS was originally founded as Credit Bureau Services in Cleveland, TN in 1948. NRS is currently headquartered in Norcross, GA with operations centers in Cleveland, TN, Lynnwood, WA, and Portland, OR. NRS is licensed to operate in all 50 states and our operations presence on both coasts allows us to better service citizens who may have relocated and provides a geographic protection against business interruption.

NRS is a part of the Asset Management Outsourcing (AMOI) / FutureTech (FTH) family of companies. AMOI is comprised of a family of revenue cycle and financial services companies with approximate annual revenues of twenty-two million dollars and is wholly owned by FTH. FTH combines AMOI with a group of IT services companies and has combined revenues of approximately eighty million dollars. (Financial Statements are included as Exhibit 4.)

## WHY SELECT NRS (AGAIN)?

### ❖ Proven and Ready

NRS was honored to have been selected by the City of Chattanooga in 2010 as the most capable vendor to provide collection services to the City. Since that time, NRS has provided significantly greater results than the prior vendor, resulting in substantially greater revenue for the City and your citizens. Unlike any other vendor you could select in this process, NRS alone stands proven and ready today to provide all interfaces, custom reports, processes and procedures necessary to complete this project because unlike the others everything is already developed and in daily use today.

- ❖ ZERO RISK of delay in error in interfaces
- ❖ ZERO RISK of misunderstanding City processes and procedures
- ❖ ZERO RISK of error or delay in developing custom reports
- ❖ ZERO RISK in understanding how to interface with your leaders and departments
- ❖ ZERO RISK in understanding how you wish your citizens to be treated

**NRS IS THE PROVEN RESULTS, ZERO RISK PARTNER!**

## ❖ Philosophy and Corporate Values

NRS's primary purpose is to recover delinquent receivables as efficiently as possible, while simultaneously protecting the rights and dignity of the consumer is the cornerstone of our corporate philosophy.

Our collection philosophy is based on evaluating the ability of the consumer to resolve all accounts listed with NRS. We educate the consumer on the importance of repayment and provide them with opportunities to prevent any involuntary collection action.

We execute on this philosophy through a process of continuous training for all staff, immediate response to client inquiries, superior technical capabilities, consistency in providing the type of one-on-one attention you need and deserve, and thereby realizing above average collection recoveries.

Collection agents are trained in meeting the highest level of professional standards, and contact with consumers is always non-threatening and conforms to the Fair Debt Collection Practices Act. NRS believes in taking a counseling approach to resolving consumer accounts that preserves consumers' rights and ensures they are treated with the same courtesy and respect our client partners would expect.

A key to our long-term success with our clients is our recognition and understanding of the critical importance of both client and consumer relationships. Our focus is, and has always been, on the financial health and professional image of our clients. We approach consumers as an advocate, not an adversary. We are acutely aware of the importance of courtesy and professionalism while communicating with consumers. At no time will any NRS employee treat a consumer with discourtesy, disrespect, or in any manner that would conflict with the values of our client partners.

- ❖ CLIENT FIRST, always.
- ❖ CONSUMER DIGNITY AND RESPECT
- ❖ CONTINUOUS IMPROVEMENT
  - Measure Results
  - Analyze
  - Plan for Improvement
  - Repeat

## ❖ Results

Since being honored in 2010 with your selection as the most capable vendor for your collection services, NRS has significantly outperformed your prior vendor, in both dollars returned and consumer/citizen complaints. In fact, while handling nearly 200,000 accounts and increasing performance, we've only had a single complaint. This represents a truly remarkable complaint ratio at a time when consumers are coached on the internet to file multiple complaints (even when they have to legitimate issue), in order to coerce an agency to cease collection activity.

## ❖ Client services

Our Client Services department makes every effort to respond to our clients promptly and professionally. Our philosophy is called ClientFirst!, and it encompasses our entire relationship with our client partners.

ClientFirst! is an NRS customer service enhancement program focused on promptly delivering all aspects of the client's expectations. Client performance is communicated constantly to every employee and is a key component of NRS's monthly management bonuses.

### WHAT YOU CAN EXPECT FROM OUR CLIENT SERVICES DEPARTMENT:

- ❖ A local, dedicated client representative who handles inquiries and responds quickly to your requests.
- ❖ Immediate assignment of accounts to local, professional collectors.
- ❖ Prompt resolution of any consumer or client disputes or questions.
- ❖ Professionalism, courtesy & respect from every staff member.
- ❖ Monthly remittance of client funds.
- ❖ Activity and account statements on YOUR schedule.
- ❖ Reporting on demand at your request.

## ❖ Security Certifications /SSAE 16

**SSAE 16**, also called Statement on Standards for Attestation Engagements **16**, is a regulation created by the Auditing Standards Board (ASB) of the American Institute of Certified Public Accountants (AICPA) for redefining and updating how service companies report on compliance controls. It is difficult, time consuming, and should be an absolute requirement if you need to trust your revenue and data in the hands of a third party. We've done it, most of our competitors don't.

- ❖ Your consumers and data are safe with NRS
- ❖ Most agencies are not certified and would fail
- ❖ Outside annual audit to test and confirm:
  - The security of a service organization's system.
  - The availability of a service organization's system.
  - The processing integrity of a service organization's system.
  - The confidentiality of the information that the service organization's system processes or maintains for user entities.
  - The privacy of personal information that the service organization collects, uses, retains, discloses, and disposes of for user entities.
- ❖ Are you willing to gamble with the security of your data?



# NRS ACKNOWLEDGEMENT

Nationwide Recovery Service, Inc. (NRS) understands and acknowledges all terms and conditions in your RFP. Our response below is intended to be concise, while still answering your questions. We would welcome the opportunity to provide additional information or clarify any response that is unclear.

## MINIMUM REQUIREMENTS

### EXPERIENCE

1. Offeror must have been in the collection services business for at least five (5) years.

NRS has been in the collection services business for nearly 70 years (1948). For your accounts, NRS would use our primary collections center in Cleveland, Tennessee. Due to our close proximity to the City, our response to any onsite request of the City has been and will remain immediate.

We offer a wide range of customized collection, pre-collection, and call-center programs. Our aim is to provide the highest level of service while achieving superior performance. We strive to exceed your expectations by employing well-trained staffers who have been certified by the ACA. NRS also differentiates itself by implementing some of the most advanced technological resources to help provide maximum recovery.

Consistent experience across all levels of the company provides a great depth of product knowledge, better understanding of the needs of our clients, and resources to help manage difficult receivable problems, allowing us to maximize results.

### LICENSING

Offeror must be licensed and bonded under the laws of the State of Tennessee.

NRS is licensed or authorized and bonded to perform collections services in all 50 states. Our main operating center is located in Cleveland, Tennessee. In addition, we have offices in Norcross, GA, Lynnwood, WA, and Portland, OR.

See EXHIBIT 3: TENNESSEE LICENSE

### ACA MEMBERSHIP

Offeror must be a member of the American Collector's Association.

NRS is a member in good standing of the American Collector's Association.



# REQUIRED INFORMATION

## INSURANCE

The successful offeror must maintain and show proof of professional liability insurance in the amount of \$1,000,000.00 and general liability coverage in an amount of \$1,000,000.00 prior to the commencement of services. City shall be listed as an additional insured on the insurance policies. Certificates of renewals and notice of cancellations must be provided to the City at least 30 days prior to renewal or cancellation.

NRS is insured above your required amount.

See EXHIBIT 1: INSURANCE

## REFERENCES

Offeror must provide a list of local client references, three (3) current clients and three (3) previous clients.

CURRENT CLIENTS	CONTACT/TITLE	PHONE/EMAIL ADDRESS
City of Chattanooga Courts	Ron Swafford City Court Clerk	423-757-5141 swafford_r@chattanooga.gov
City of Chattanooga Water Quality & Sewer	Barry Teague City Treasurer	423-643-7271 <a href="mailto:teague_b@chattanooga.gov">teague_b@chattanooga.gov</a>
City of Athens, Tennessee	Amy Arnwine Records Clerk	423-744-2730 <a href="mailto:police@cityofathenstn.com">police@cityofathenstn.com</a>
Rockwood Electric Utility	Sherry Laughlin Customer Services	865-354-0514 slaughlin@rockwoodelectric.com
PREVIOUS CLIENTS	CONTACT/TITLE	PHONE/EMAIL ADDRESS
Hamilton County Government (EMS)	Debbie Bush	423-209-6330 debbieb@mail.hamiltontn.gov
Murfreesboro Water & Sewer	Sharon Seibert Customer Service Manager	615-848-3209 ext 3012 sseibert@murfreesborotn.gov
Lincoln Medical Center	Terri Hicklen Financial Counselor	931-438-7482 terrih@lchealthsystem.com

## STAFF SELECTION, TRAINING AND CERTIFICATION

Offeror must provide the City information pertaining to the selection, training and certification of the staff, as well as details pertaining to offeror's company organization.

*NRS promotes thorough training and continuous improvement in all our agents. We believe this approach increases results for our client partners, improves our interactions with consumers, and lowers risk of regulatory issues.*

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### SELECTING STAFF FOR SUCCESS

NRS puts a tremendous amount of effort into our recruiting and selection processes. We employ training coordinators and recruiters who select candidates internally as well as externally from both local and national sources including advertisements, referrals, incoming resumes, internal postings, college recruiting, and Internet postings.

We hire only dedicated, professional individuals who help us advance our philosophies and mission. We strive to hire a blend of seasoned candidates, some with healthcare and collection experience and some with no industry experience, but all of whom have strong educational backgrounds. We look for a history of job stability, quality education, and sound credit history. We also utilize testing mechanisms that analyze competency and personality of candidates, looking for qualities such as assertiveness that provide individuals with the necessary skills for our industry.

Before an employee may begin employment or training, all candidates are screened for accuracy of their prior employment information, credit history, criminal backgrounds, and each prospect is required to undergo a pre-employment drug screen.

### EMPLOYEE TRAINING

#### *Training Program Overview*

All NRS employees receive continuous education, beginning with new hires and continuing throughout their employment. Training may be delivered via classroom instruction, online training, seminars and workshops, on-the-job training, mentoring and coaching, and annual testing.

#### Classroom Training

All new associates participate in our specialized training program with close supervision during the initial 90 days. Intensive two-week classroom training is coupled with continuing on-the-job training to help ensure our collectors are prepared to handle every situation. From the date of hire, all new associates receive two weeks of classroom training.

The initial training covers:

- ❖ Federal, state, and local laws related to collections
- ❖ Company policies and procedures
- ❖ Collection techniques and negotiation skills, overcoming objections
- ❖ How to effectively use collection software
- ❖ Courtesy and respect in dealing with consumers
- ❖ Handling difficult situations with courtesy and respect

Hands-on work is closely supervised and supplemented by audio, video, online, and workbook exercises. Every associate is required to pass a compliance exam and an exam on our company policies before ever being assigned an account. Additionally, before a collector can work on the collection floor without a trainer they must score 100 percent on their regulatory compliance test. If after three tries a collector is unable to score 100 percent on the exam, the collector is terminated.

A significant part of training includes modules focused on client-specific policies, procedures, and systems, and the training is customized for each client portfolio we serve. In addition to the initial classroom work, on-the-job training continues through the first 90 days of employment.

Our operation center has an in-house training specialist responsible for conducting new employee training at all levels of collection, ongoing training, special project training, and supervisor management training. The objective of this specialist is to fine-tune current training, monitor performance, and produce top-notch collectors who are ready to handle your most demanding requirements.

A detailed procedure and training manual for both administrative and collection functions has been developed by our internal training staff and is utilized daily. This comprehensive manual is presented to and read by all new associates, and a copy is kept in all offices for use in continued training and reference.

Feedback is continuous during new-hire training with five levels of training within the first 90 days. Each level has a checklist of completed activities as well as an evaluation form to share with trainees. A final evaluation form is completed at the end of the training period.

The trainees are evaluated on the following characteristics to help ensure competency:

- ❖ Demonstration of FDCPA and FCRA knowledge
- ❖ Demonstration of client-specific knowledge
- ❖ Demonstration of necessary telephone skills
- ❖ Understanding of skip tracing
- ❖ Notice usage
- ❖ Understanding of computer usage and write-up abbreviations
- ❖ Demonstration of good decision-making skills—asking for payments in full, payment arrangement activity, closing the call
- ❖ Demonstration of competency in overcoming objections

- ❖ Demonstration of good customer service
- ❖ Demonstration of meeting and exceeding call and contact standards

After initial training, the new associate is assigned to a specific client's accounts under the supervision of a team leader or manager. Training continues for associates through the use of ongoing training meetings. This is supplemented by daily feedback and one-on-one training as needed. Our thorough training procedures help ensure that collectors work your accounts profitably and productively.

### Certification and Tuition Reimbursement

To promote continuous development, we encourage education and assist associates in their efforts by providing tuition reimbursement. All full-time associates who have been actively employed with us for one year are eligible. Other outside schools/seminars and certifications are encouraged for associates at all levels. Examples of such certifications include the American Collectors Association's (ACA) certification program and various other professional certifications for specific fields of expertise such as accounting, human resources, and information technology. Learning centers within our locations also provide associates with access to periodicals, CDs, online courses, and books specific to the credit industry and professional development.

### Regulatory Training

All new hires are trained and tested on their thorough understanding of all regulatory requirements before being assigned to the collection floor. Additionally, all agents are trained and tested on any new laws or regulations pertaining to the collections industry. Before a collector can work on the collection floor without a trainer they must score 100 percent on their regulatory compliance test. Semi-annual/annual retesting is required of all collection personnel to validate their understanding of federal and state regulations and laws. Training and testing cover such topics as:

- ❖ FDCPA
- ❖ FCRA
- ❖ FACTA
- ❖ CFPB requirements
- ❖ HIPAA/HITRUST/HITECH
- ❖ UDAAP
- ❖ GLBA
- ❖ PII/PHI
- ❖ State/City rules and regulations
- ❖ Security Awareness Training

### Security Awareness Training

All new NRS employees must attend Security Awareness training. The purpose of this training is to make all users of NRS computers and systems aware of possible threats and vulnerabilities that exist and train them to properly protect sensitive company, client, and consumer data. The topics covered in this training include:

- ❖ Identification of Threats and Vulnerabilities
- ❖ Personally Identifiable Information (PII)
- ❖ Passwords and Password Security
- ❖ Physical Security
- ❖ Logoff requirements
- ❖ Clean desk requirements
- ❖ Identity Theft
- ❖ Computer Viruses / Malicious Code
- ❖ E-mail Guidelines
- ❖ Removable Media prohibition
- ❖ Ban on mobile phones/devices

### **CORPORATE ORGANIZATION**

NRS was originally founded as Credit Bureau Services in Cleveland, TN in 1948. NRS is currently headquartered in Norcross, GA with operations centers in Cleveland, TN, Lynnwood, WA, and Portland, OR. NRS is licensed to operate in all 50 states and our operations presence on both coasts allows us to better service citizens who may have relocated and provides a geographic protection against business interruption.

NRS is a part of the Asset Management Outsourcing (AMOI) / FutureTech (FTH) family of companies. AMOI is comprised of a family of revenue cycle and financial services companies with approximate annual revenues of twenty-five million dollars and is wholly owned by FTH. FTH combines AMOI with a group of IT services companies and has combined revenues of approximately eighty million dollars. (Financial Statements are included as Exhibit 4.)

## **COSTS TO THE CITY**

Offeror must include any and all costs, which might be incurred by the City, should the proposal be accepted. The method of compensation must be clearly defined. Offeror should include the cost impact on its proposal of subsequent collection actions by City such as amnesties and/or utilization of a vehicle immobilization (booting) system.

All costs to the City are included in our contingency pricing, which is based solely on the applicable percentage of the amount collected by NRS on behalf of the City.

Should the City develop additional collection mechanisms, NRS would work in good faith with the City to lower or eliminate our fee based on the amount of involvement NRS would have in the additional process. To address the examples given we would not typically charge a fee in the event of payment due to a vehicle immobilization. However, should the City develop an amnesty program and wish us to communicate this with delinquent citizens to secure a payment, we would typically expect a fee due to our efforts.

## **FINANCIAL STATEMENTS**

Offeror must provide three (3) years of financial statements.

See EXHIBIT 4: FINANCIAL STATEMENTS

## SUCCESS RATIO

Offeror must provide documentation of its success ratio with similar types of collection services or the most comparable services to the services as requested in this RFP.

NRS was honored to have been selected as the most capable vendor to provide collection services to the City in their prior selection in 2010. Since that time, we have significantly outperformed the results of our predecessor.

Currently our results for the City are 62.6% recoveries for water quality, 14.11% for Courts, and 2.7% for Sewer. Sewer has been placed for less than a year and we anticipate this rate to improve.

While proud of our results, we aren't resting on our laurels. In January 2016 NRS completed the conversion of our primary collection platform to a newer, state of the art system. We expect the increased productivity as a result of this, and a telephony/dialer upgrade planned for the first quarter of 2016, to result in an even greater return to the City.

Success however, can be measured in many ways. While outperforming, we are also proud to have avoided the pitfalls and complaints that plague many firms in our industry. We treat every consumer with the courtesy and respect you expect, and this has also showed in our results.

WHILE HANDLING NEARLY 200,000 ACCOUNTS, WE HAVE RECEIVED ONLY ONE COMPLAINT FROM A CONSUMER! (We hope to reduce this further should we be honored with your selection again.)

# EVALUATION CRITERIA

## METHOD OF COLLECTION

Offeror must demonstrate the policies of their agency or firm. Although offeror will remain an independent contractor and not an agent, the City considers outside collection activity a reflection of itself and, therefore, will place emphasis on collection procedures.

## COLLECTION PHILOSOPHY

NRS's primary purpose is to recover delinquent receivables as efficiently as possible, while simultaneously protecting the rights and dignity of the consumer is the cornerstone of our corporate philosophy.

Our collection philosophy is based on evaluating the ability of the consumer to resolve all accounts listed with NRS. We educate the consumer on the importance of repayment and provide them with opportunities to prevent any involuntary collection action. We don't harass. We don't intimidate. We always treat the consumer with respect and courtesy.

We execute on this philosophy through a process of continuous training for all staff, immediate response to client inquiries, superior technical capabilities, consistency in providing the type of one-on-one attention you need and deserve, and thereby realizing above average collection recoveries.

Collection agents are trained in meeting the highest level of professional standards, and contact with consumers is always non-threatening and conforms to the Fair Debt Collection Practices Act. NRS believes in taking a counseling approach to resolving consumer accounts that preserves consumers' rights and ensures they are treated with the same courtesy and respect our client partners would expect.

## DISPUTE AND COMPLAINT RESOLUTION

The NRS processes for managing disputes and complaints are described in the following sections. Complaints and disputes are handled separately. A complaint is generally categorized as a consumer issue with the way their account has been handled or how they have been treated; whereas a dispute is more generally an argument that the consumer does not owe the amount in question.

We view all complaints as possible legal violations because typically they may allege an FDCPA or other regulatory violation. Complaints may be received by our clients, our agents or customer service representatives, our corporate officers and directors, federal agencies, the CFPB, consumer attorneys, states Attorneys General, the BBB, etc. Complaints are handled via an immediate investigation (including reviews of recorded calls), correspondence with the appropriate reporting agency, and an attempt to make a good-faith effort to resolve the issue. All complaints received through the CFPB require us to provide a response and the final resolution with the consumer to the CFPB as quickly as the issue can be resolved.

## *Disputes*

Disputes are typically viewed as a consumer issue, e.g., the consumer claims the account is invalid, not their account, has already been paid, disagrees with the debt balance, needs proof of the debt, etc. Pursuant to the FDCPA, we handle disputes by sending the requested validation documentation to the consumer and making an attempt to resolve the issue immediately. Consumers who dispute their debts can do so verbally or via written correspondence,

When we receive a consumer dispute, we immediately halt all collection activity and investigate the validity of the dispute, including requesting additional documentation from our clients. If a dispute is determined to be valid, the account is closed and returned. Collection activity on accounts deemed invalid is resumed and the normal collection process is restarted.

## *Complaints*

Complaint prevention is achieved through strict regulatory compliance, rigorous training and testing, and absolute adherence to company policy and procedures. All complaints are initially managed by our internal Director of Compliance. A summary of all complaint resolutions is reviewed by the senior executive of NRS and, to prevent any issues being hidden, this summary is also presented directly by the Compliance Director to the Board of Directors.

NRS's complaint prevention and resolution policies are summarized below. The company holds zero tolerance for deviations from these policies and breach of these will result in immediate termination.

Once again, we should proudly point out that since 2010, while handling nearly 200,000 accounts for the City of Chattanooga we have generated only a single, lone, solitary complaint. Our goal is to generate one less in the next contract period.

## **COMPLAINT PREVENTION POLICY**

An NRS agent will NEVER:

- ❖ Harass, oppress, intimidate, or abuse any consumer
- ❖ Use profane language, threats or coercion
- ❖ Make fraudulent, deceptive representations
- ❖ Threaten to garnish or take wages
- ❖ Threaten to file criminal charges
- ❖ Threaten to seize or sell property
- ❖ Make continuous telephone calls or cause incessant ringing of a consumer's telephone
- ❖ Mail correspondence to a consumer's place of business without marking it "confidential"
- ❖ Mail any correspondence that is identifiable externally as from a collection agency in order to embarrass or harass the consumer

- ❖ Telephone the consumer without clearly identifying themselves and the nature of the call
- ❖ Disclose information to a third party without the consent of the consumer.

## TRACKING COMPLAINTS

All complaints are documented, logged, and tracked by our Compliance Department until they are fully resolved. Once a complaint is received, all collection activity on the account (and any accounts related to the complainant) is suspended until the complaint is resolved.

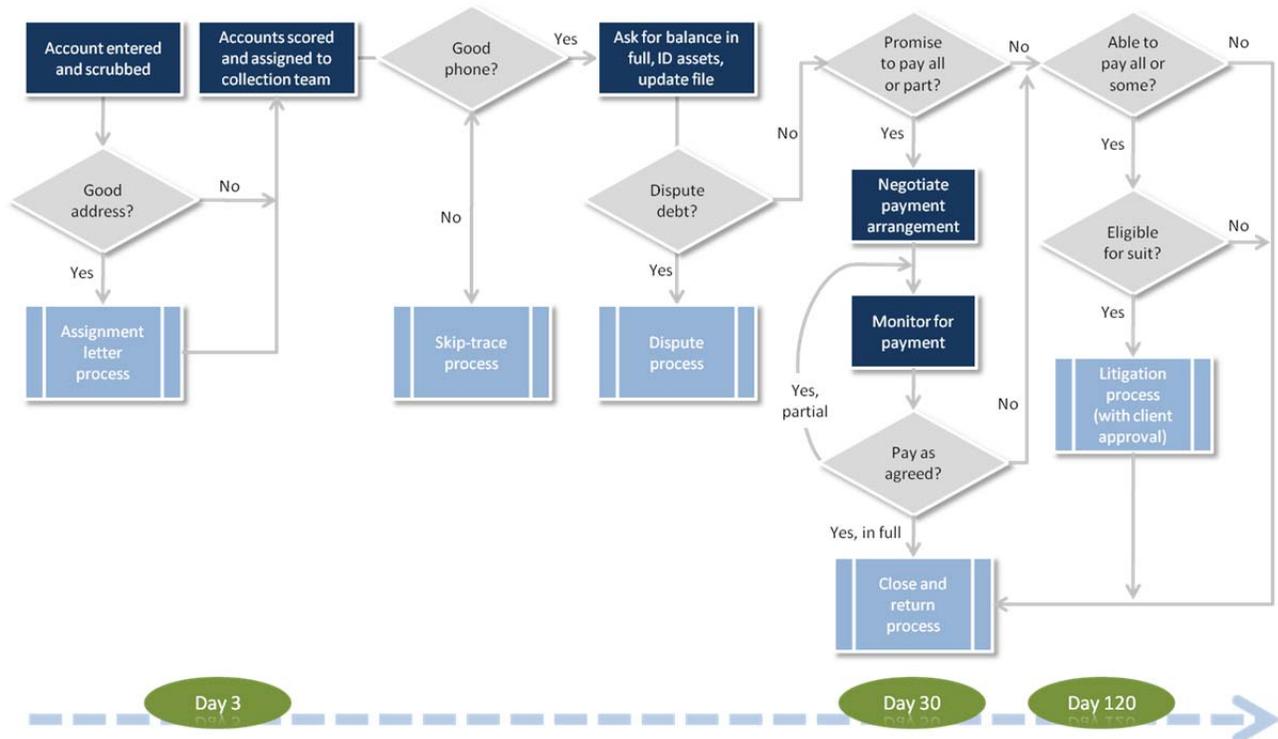
Our ongoing cumulative and historical complaint status log tracks:

- ❖ Account Number
- ❖ Complainant Name
- ❖ Type of Complaint
- ❖ Client
- ❖ Date Received
- ❖ Date of Respond
- ❖ Current Status
- ❖ Allegation(s)
- ❖ Notes
- ❖ Agent

## COLLECTION PROCESS

The collection process employed by NRS is illustrated in the generalized flow chart below. All accounts loaded onto our system are run through this process, and all contact with the consumer is designed to accelerate accounts through the process as quickly as possible.

### NRS Collections Flow Chart



Prior to making the first call, we make the following preparations:

- ❖ Referrals are downloaded and individual records are created for each referred account.
- ❖ At the close of business on the date of referral an acknowledgement is printed and mailed or sent to your site electronically.
- ❖ Before mailing notices or contacting the consumer, we scrub the accounts for the most recent address information, for the telephone number currently assigned to that address, for bankruptcy filings, and for deceased status. Additionally the accounts are scored using a combination of third party and internal algorithms to prioritize workflow and determine internal placement of the accounts.
- ❖ The first collection notice is printed and mailed within 24 hours of referral.

The collection process illustrated below ensures quick and decisive action aimed at achieving a resolution within 120 days of placement, as follows:

DAY	ACTIVITY
1	Load accounts, scrub account, score the account, send first notice.
2	Make first phone attempt, followed by additional morning, afternoon, evening, and Saturday calls until contact is made (see Table B). Begin skip tracing if phone and/or address is invalid or non-existent.
6	Make regular attempts to contact consumer, work credit bureaus/skip tools to obtain good home and/or work numbers.
30	Send additional notices as required or as workflow/scoring dictates. If debtor was reachable, account should be in a payment arrangement, dispute process, or asset search stage at this point in time.
120	Ideally, by this point in the collection cycle the account should be paid-in-full or in payment arrangement.

We have trained our associates to use the most effective phone techniques through a basic operating principle we refer to as ProCall. It helps ensure that we are consistently being:

**PROfessional** - Our account representatives always converse with the consumer in a respectful manner and in full compliance with all applicable laws and regulations, including the Fair Debt Collection Practices Act. All NRS associates understand our strict policy concerning the confidentiality of all client and customer data. All associates are required to sign a "Statement of Policies" and a "Non-Disclosure Agreement." Copies of the signed documents are maintained in the employee personnel files. The "Statement of Policies" outlines the company's policy regarding confidentiality, third-party disclosure, and client communications.

**PROductive** - We maximize the use of legal collection calling times. We also use intelligent dialing strategies for selective utilization of peak dialing periods.

**PROactive** - We maintain a dialogue with the consumer, and do not simply accept "no" for an answer. Consumers who lack the ability to pay in full are counseled through discussion of alternatives including payment plans and client-approved settlements. Consumers who can pay are strongly encouraged, through persuasion and client-approved legal action, to do so.

An account that is new in the system is immediately assigned to a collector to begin the process. Other agencies often delay first contact until after the required dunning notice has been not only sent, but also received by the consumer. NRS attempts immediately to make what we call the Initial Verbal Contact (IVC) because we feel that a sense of urgency is a critical signal to the consumer that settlement of the account is expected. This strategy also determines, as early in the process as possible, whether any level of skip tracing will be required.

The IVC, which is unique to NRS, lays the groundwork for a professional and successful collection effort. Its purpose is to help ensure that we follow legal guidelines (such as the mini-Miranda) and that we take, at the outset, steps that might advance and complete the process (such as obtaining consumer financial information and identifying third-party payer opportunities). In the past at NRS and as well as other accounts receivable firms, the goal was to get on and off the first call as soon as possible. The idea was that the more contacts you made the more money you would collect. With the IVC, we concentrate on making the first contact more

productive. In fact, when a new collector gets a consumer for the first time, their supervisor comes over to help support them through this very important IVC. The collector is encouraged to spend as much time as is needed to make that sure the consumer understands the urgency of the debt and the importance of taking care of it.

Since implementing the IVC concept, NRS has been able to reduce complaints, increase recoveries-per-contact, and increase revenues for our clients.

An account that has a telephone number (home, work, cell, or other) follows a strategy aimed at achieving immediate verbal contact. These accounts are processed through the dialer's intelligent scheduling system, so that adjustments can be made on calling times based on past contact history. For example, if three unsuccessful attempts have been made between 8 a.m. and 5 p.m. to a home telephone number, the next call will be scheduled between 5 and 9 p.m. the next working day.

Once contact with the consumer has been made, the collector's goal is to begin a dialog (the IVC) that will determine the likelihood of receiving payment in full. During this process, the collector identifies employment status and other assets.

An account that has employment is given extremely close attention, as this is the greatest asset available to lead to payment. If the consumer will not work out a payment arrangement, we will forward a recommendation to you to pursue legal action. We utilize a unique program called Suitfinder to identify accounts with employment but no payment and route them to collection supervisors for appropriate action.

Accounts with assets receive written notices and collector follow-up designed to let the consumer know we are aware of the assets. The system will automatically bring the account to the attention of a collection supervisor if it does not have a payment or legal action initiated within a pre-determined period of time (depending on client criteria).

An account that shows "has made a payment", but has a balance remaining (i.e., is in a payment arrangement situation) is automatically sent a reminder notice seven days prior to the promise to pay date. NRS accepts the following methods of payment from consumers:

- Western Union Quick Collect™
- Credit Cards
- Personal check
- Cash
- Money Gram™
- All major credit cards (processed and handled as direct payment)
- Via ACH
- Bank wire

Within each collector's route, accounts/consumers are prioritized by disposition or status code. Credit scores can be inspected to alter a consumer's status and allow the redirection of effort to more collectible accounts.

Your collection activity will be supplemented by regular campaigns run through our scripted, predictive dialer. Types of accounts targeted by these campaigns vary. For example, we may run a campaign on accounts with a smaller balance after the collector has made initial contact but before a subsequent call or notice would be triggered.

The collection continuum is also illustrated in the collection flowchart below. Though your requirements will enable us to hold accounts for a designated period of time, our goal is to achieve payment in full or partial payment as quickly as possible. Therefore, we send initial notices immediately upon receipt of placements and schedule initial telephone calls the next business day. Our goal is to collect employment and asset information and reach the point of making a decision, if applicable, within 120 days.

NRS emphasizes telephone contact, but collectors also have access to a resource of follow up and verification notices. We do not limit the number of notices a collector can send to a consumer, nor do we limit the number of phone calls (in accordance with state and federal laws). Instead, we see to it that our collectors are thoroughly trained, and then rely on them to use their judgment in determining frequency and method of contact.

Collectors receive continuous daily feedback from collection managers and supervisors to ensure that each collector is maximizing every available method to collect on the account.

All along this continuum any contact with a consumer, whether written or oral, is made in compliance with the FDCPA guidelines. All written correspondence includes the “Mini Miranda” and the “Dispute Notice.”

### Work Strategies Based on Range of Balance Size

The table below gives a minimum work strategy expected for a typical account. This table can be adjusted for each client in our system.

ACTIVITIES	ACCOUNT BALANCES				
	\$ 0 – 99.99	\$ 100 – 499.99	\$ 500 – 999.99	\$ 1,000 – 4,999.99	\$ 5,000 & Over
# of Phone Attempts	3 to 5	5 to 8	8 to 12	12 to 15	Unlimited
# of Phone Contacts	1	2 to 3	2 to 3	3 to 4	Unlimited
# of Letters	3	3	4	5	Unlimited
Request Credit Reports	No	Yes	Yes	Yes	Yes
Skip Tracing	Yes	Yes	Yes	Yes	Yes
Litigation	Yes	Yes	Yes	Yes	Yes

## ACCOUNT SCORING

NRS uses a sophisticated scoring module to maximize collection of our bad debt accounts. Accounts are prioritized according to a “relative collectability index.” The index is based on a highly sophisticated model of 64 questions against which accounts are compared nightly. Simply put the index measures:

- ❖ Contractibility (i.e., can this consumer be reached)
- ❖ Collectability (i.e., does this consumer have an ability to pay)

Collectors can maximize their productivity by working the accounts in order of this relative collect ability, utilizing specific strategies to identify missing information and/or take advantage of the information that is available.

The index is dynamic. Each night it is re-calibrated based on information added, and activity changes made, that day. Therefore, an account with a low score one day could be rated higher the next day if, for example, a valid telephone number was located through a skip tracing process to raise the level of contractibility.

## STRATEGICALLY TARGETED AGED RECEIVABLES

If an account goes through our normal processes and NRS is unable to collect any money or set up a payment arrangement, the account is forwarded to our Strategically Targeted Aged Receivables (STAR) collectors for additional follow-up. The STAR unit is a group of collectors that work accounts in which the consumer would not cooperate in the traditional environment of collections. The STAR group is a final opportunity for NRS to get the account paid or to get a payment arrangement established. This group uses less stringent guidelines for payment arrangements and can be more flexible than front-line collectors when discussing terms with consumers. Since we formed the STAR group less than three years ago, we have seen a bump in recoveries for every client utilizing the service.

## PAYMENT ARRANGEMENTS

If the consumer cannot pay the balance in full or does not have the means to raise the balance, NRS representatives attempt to establish arrangements based on the consumer’s ability to pay. Arrangements typically involve a down payment followed by successive payday distributions. As a guideline, payments are not to be less than one-half the amount we would obtain if legal action were allowed, or taken, to enforce collection. We attempt to make arrangements with a six-month term and we periodically follow-up to review/upgrade payment amounts on longer-term arrangements.

Payment arrangements are based on parameters given to us by our client. Normally, payment arrangements are set for no longer than 6 months – however we will set an arrangement for a longer period of time when balances are substantial or the consumer is not suit worthy.

All payment arrangements are reviewed monthly to confirm schedule of payments and we constantly attempt to upgrade existing arrangements. No arrangement is negotiated without a clear understanding of its temporary nature. Accounts with payment contracts are segregated and reviewed by date to monitor the

consumer’s performance on the partial payment arrangement (PPA). The accounts can be set up to receive a pre-payment notice. Our system automatically detects when a payment has been missed and immediately sends a broken promise notice. At the same time, the system schedules a priority call by the PPA collector.

If the consumer misses two consecutive installments the account is referred back to the original collector and then handled in the normal manner to conclude resolution of the debt as rapidly as possible. Our software identifies missed payments and processes the “breakouts” on an automated basis.

## SKIP TRACING

The high mobility of any consumer population makes skip tracing expertise a critical factor in effectively collecting delinquent accounts. Skip tracing is arguably the single most important tool used by any agency to ensure successful recoveries.

Each account is scrubbed through the collections prioritization engine and run against a number of databases including NCOA and Banko, which scrub for bankruptcies and deceased accounts even before we send out the first letter. These databases score accounts, update all addresses in placed accounts and identify accounts that need skip tracing.

This enables us to start the in-depth skip tracing immediately instead of waiting for the return mail, which can take weeks.

Our collectors have a vested interest in locating skipped consumers, and all are responsible for performing their own skip tracing duties daily. This practice not only enables our collectors to become skip trace experts by line of business, but also ensures a more complete file is maintained because only one person typically updates the file.

Skip tracing skills are an integral piece in our collector-training program. NRS stresses positive correspondence with third parties, uses leading questions to produce far more information than other approaches and, of course, we understand the need to refrain from discussing the nature of the call with third parties.

Our skip tracing and asset search training process utilize state-of-the-art resources to yield a high percentage of located skips and, subsequently, higher recovery rates.

NRS provides the full range of skip tracing services offered by the following:

### Skip Tracing Services

VENDOR	PRODUCT	DESCRIPTION	MINIMUM BALANCE REQUIREMENT
Trans Union	CPE	TransUnion credit header. This provides only the consumer’s Address, telephone number and possible place of employment.	\$50

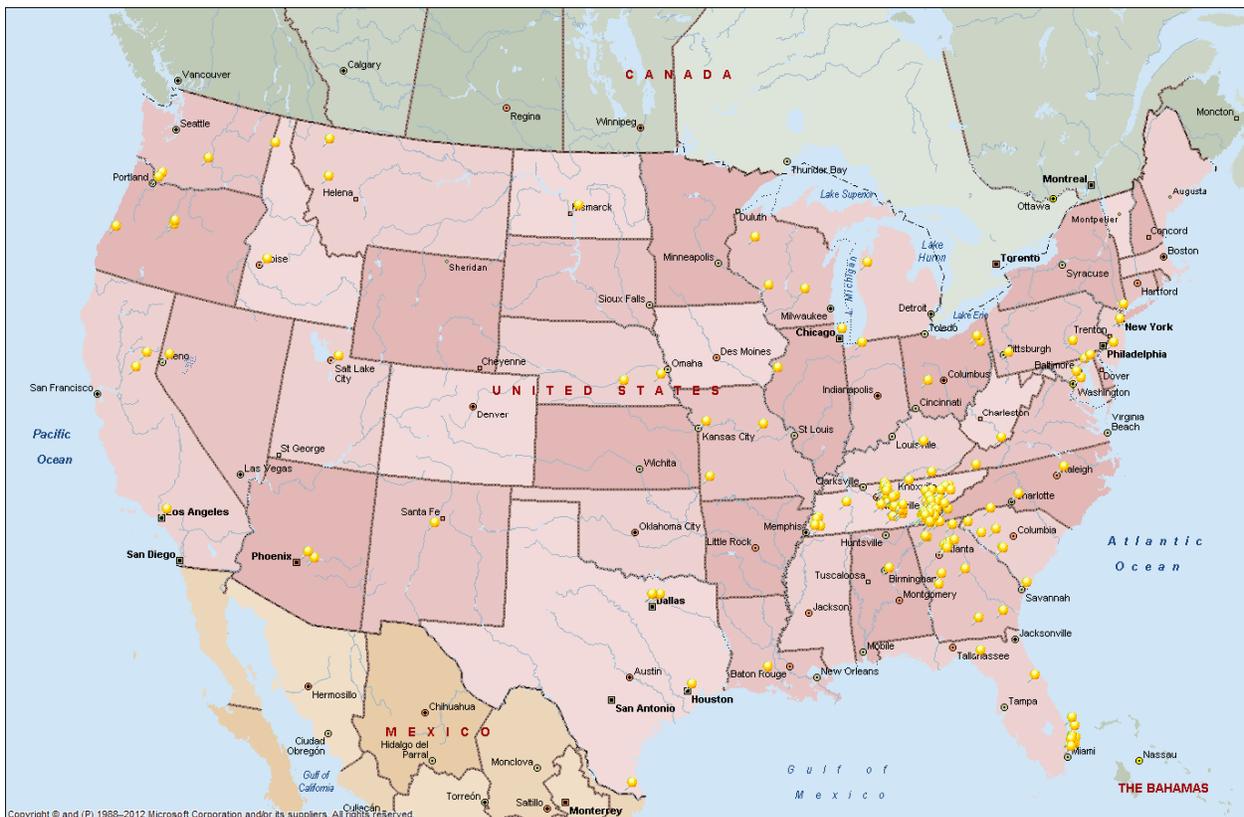
Interactive Data	Basic Phone Append	This is a single Directory Assistance search that is completed in 3 steps: 1. Match full name & address, 2. Last name and address, and 3. Last name, city and state.	\$25
Interactive Data	CH Phone Append	Pulls the address off TransUnion & Equifax	\$125
Choice Point	Property Search	Provides property ownership and property value. Must have physical address.	\$1,000
First Data	Relatives	Provides same last names in the consumer's regional area.	\$500
Accurint	Progressive Phone	Is a verified telephone number through multiple sources	\$300
Accurint	Single Best	Most current telephone number based on current address from a mail return	\$300

## PAST EXPERIENCE

Attention will be given to the firm's experience with other institutions of a similar nature as the City and those institutions' recommendation.

In our years 70 serving the needs of clients like the City of Chattanooga, we have worked throughout the United States (see map below). NRS has the experience, capabilities, personnel, and resources to continue to expand our results for the City. Our recent (January 2016) software upgrade and planned (1Q 2016) telephony/dialer upgrades will allow us to expand results even further.

Our best reference is, of course, the City of Chattanooga. We encourage you to speak to any of the City staff or departments with which we work concerning our performance. In addition, the references we provided earlier in the document will also attest to our performance.



## TECHNICAL CAPACITY

Offeror must propose a collection schedule which is most advantageous to the City. Said schedule will be demonstrated through report format, report schedule, collection literature, i.e., all requirements of the Contract.

## COLLECTION SCHEDULE

NRS will work with the city to craft a collection schedule to meet your needs. Our goal is to deliver on your goals.

Currently, our agents call on behalf of the City on the following schedule based on FDCPA:

Monday – Friday	8:00am - 9:00pm	(local time of consumer)
Saturday	9:00am - 12:00pm	(local time of consumer)

Payments may be accepted 24x7 via online payment or inbound phone IVR.

## REPORTING

NRS utilizes one of the industry’s leading software packages for our collection operations, the Collector platform developed by Interactive Intelligence. This software runs atop an encrypted SQL database and gives us the flexibility to meet any internal or client need. In addition to the many reports that are provided with the software, we have the capability to use either a built in report/query generator or multiple third party reporting tools (such as Crystal Reports) to create virtually any report, spreadsheet, dashboard, or any other type of tool that relies upon data extracted from our system.

Should you desire custom reports, spreadsheets, or other data our Client Services group can typically provide these to you immediately or with only a minimal delay.

Samples of our reports are included as Exhibit 7.

## COLLECTION LETTERS / LITERATURE

Like our reporting, our flexible SQL-based database allows us total flexibility in the design and printing of letters, statements, or any consumer communication. Letters can be easily tailored to meet your unique requirements or to contain data that may be unique to your consumers.

Samples of representative letters/statements are included as Exhibit 6.

## COLLECTION SOFTWARE / TECHNOLOGY

### Hosted State of the Art Software

NRS utilizes one of the industry's leading software packages for our collection operations, the Collector platform developed by Interactive Intelligence. The system operates on a Windows platform and has the flexibility to provide total management control through data import/export capabilities with virtually any other system.

The system offers essentially unlimited use of client specific data elements, which can be completely customized for precise data compatibility and storage. Real time, adhoc report and query generation is standard and is compatible with SQL and third party reporting tools such as Crystal Reports.

The system has fully integrated ancillary products including electronic letter generating capabilities, online account and report archiving, and real-time electronic retrieval from external databases such as credit bureaus, directory assistance, the US Postal Service address change update service, and many others. With hundreds of clients worldwide, Collector is supported 24 hours a day, 7 days a week.

Superior recovery performance requires sophisticated software to capture and integrate volumes of related data, intelligent scheduling, and retrieval technology. Our highly trained IT staff maximizes productive time, ensuring our ability to meet and exceed the communication and reporting needs of a diverse client base.

NRS has experienced downtime which is significantly less than the industry average. We attribute this to our onsite IT professionals who are quick to respond to any issues that affect collections at our different sites.

Information on our Collection Software is included as Exhibit 5.

### Dialers/LiveVox

NRS uses the cloud-based LiveVox auto-dialer as our primary outbound dialer platform. This VOIP based system is scalable; thus, we can add as many additional agents immediately as needed to meet our ongoing client needs.

We use the LiveVox auto-dialer to create call campaigns based on a wide range of criteria, including consumer demographics and location, client strategy preferences, new account placements, next collection step required, new telephone information identified, or missed payments follow-up.

Call campaigns can be automated, messaging, loaded and scheduled in batch, or agent driven. Automated messaging utilizes the dialer to call all telephone numbers in a designated call list. If the dialer has connected with a consumer's voice mail inbox, the system automatically delivers pre-recorded and regulatory-compliant messages. Batch campaigns are also automated but focus on connecting consumers with NRS agents.

Once the dialer reaches the consumer, they are immediately connected with the next available agent working the specific dialer campaign associated with those consumer's account. The NRS agent can also create call lists from the portfolio of accounts assigned to them and use the dialer to create and launch call campaigns specific to their collection work.

Additional information on our Dialer technology/LiveVox is included in Exhibit 5.

## KNOWLEDGE AND EXPERIENCE IN COLLECTION OF SUBROGATION AND TORT CLAIM ACCOUNTS

The proposed staff shall demonstrate suitable experience and skill in collection of subrogation and tort claim accounts as well as past due accounts receivable. Management, staff selections, training and certification will be considered.

During our 70 years of collection experience NRS has handled all types of collection including commercial, consumer, traditional bad debt, early out/self-pay, and subrogation and tort claims. Our past experience includes:

### Tort & Subrogation Recovery

- ❖ Auto – Commercial Trucking and Private Passenger
- ❖ Uninsured Motorist
- ❖ Property – Including Inland Marine / Cargo
- ❖ Closed File Reviews
- ❖ Workers Compensation
- ❖ Construction Defect

### Commercial Collections

- ❖ Fidelity / Surety Bonds
- ❖ Construction Lien Collections
- ❖ Pharmaceutical Billings
- ❖ Liability Deductibles
- ❖ Unpaid Premium Loss

Our systems can be easily setup to track and report on the unique data requirements for these accounts and customized reporting can be provided should it be desired.

In addition, both our internal legal department and external legal networks can handle both subrogation claims and tort claim accounts.

NRS will work with you to determine if the information that is needed to collect these accounts is available from the placement given and may require our staff to obtain additional information from the client, consumer, or other third parties to collect the claim.

We handle tort and/or subrogation claims for clients across various sectors including healthcare, commercial, and municipalities, all with a high success rate.

## **FINANCIAL STRENGTH**

Proposals will be evaluated on their financial strength as evidenced by their financial statements and credit references.

See EXHIBIT 4: FINANCIAL STATEMENTS

# PRICING

CONTINGENCY FEE	15.75%
LEGAL IN TENNESSEE AND GEORGIA	15.75%
LEGAL OTHER STATES	22.00%

# EXHIBIT 1: INSURANCE

See Insurance Certificate on following page.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
01/26/2016

Page 1 of 2

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Willis Insurance Services of Georgia, Inc. c/o 26 Century Blvd. P. O. Box 305191 Nashville, TN 37230-5191	CONTACT NAME:		
	PHONE (A/C.NO.EXT):	877-945-7378	FAX (A/C.NO.): 888-467-2378
	E-MAIL ADDRESS:	certificates@willis.com	
	INSURER(S) AFFORDING COVERAGE		NAIC #
INSURED Nationwide Recovery Service, Inc. 5655 Peachtree Parkway, Suite 207 Norcross, GA 30092	INSURER A:	Travelers Indemnity Company	25658-002
	INSURER B:	Phoenix Insurance Company	25623-001
	INSURER C:	Travelers Property Casualty Company of Am	25674-006
	INSURER D:	Travelers Property Casualty Company of Am	25674-096
	INSURER E:	Lloyd's, Underwriters at, London	15792-000
	INSURER F:		

**COVERAGES**

CERTIFICATE NUMBER: 24093806

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN. THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR			630-7D229577-15	12/29/2015	12/29/2016	EACH OCCURRENCE	\$ 1,000,000
							DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 300,000
							MED EXP (Any one person)	\$ 10,000
							PERSONAL & ADV INJURY	\$ 1,000,000
							GENERAL AGGREGATE	\$ 2,000,000
							PRODUCTS - COMP/OP AGG	\$ 2,000,000
								\$
B	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			BA-9D521744-15	12/29/2015	12/29/2016	COMBINED SINGLE LIMIT (Ea accident)	\$ 1,000,000
							BODILY INJURY (Per person)	\$
							BODILY INJURY (Per accident)	\$
							PROPERTY DAMAGE (Per accident)	\$
								\$
C	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE			CUP-7D229577-15	12/29/2015	12/29/2016	EACH OCCURRENCE	\$ 10,000,000
							AGGREGATE	\$ 10,000,000
								\$
D	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	HTM-UB-1D671518-15	12/29/2015	12/29/2016	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER	
							E.L. EACH ACCIDENT	\$ 1,000,000
							E.L. DISEASE - EA EMPLOYEE	\$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	\$ 1,000,000
E	Cyber Security Liab.			W14A1D160301	1/28/2016	12/29/2016	\$5,000,000 Each Occurrence	
E	Errors & Omissions			W14A1D160301	1/28/2016	12/29/2016	\$5,000,000 Each Act	
							\$5,000,000 Aggregate	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
See attached:

**CERTIFICATE HOLDER****CANCELLATION**

Geoffrey Hipp, Buyer City of Chattanooga 101 East Eleventh Street, Suite G13 Chattanooga, TN 37402	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE <i>J. W. Chestnut</i>



## ADDITIONAL REMARKS SCHEDULE

AGENCY Willis Insurance Services of Georgia, Inc.		NAMED INSURED Nationwide Recovery Service, Inc. 5655 Peachtree Parkway, Suite 207 Norcross, GA 30092	
POLICY NUMBER See First Page		EFFECTIVE DATE: See First Page	
CARRIER See First Page	NAIC CODE		

**ADDITIONAL REMARKS**

**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,  
 FORM NUMBER: 25      FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE**

Employment Practices Liab.  
 Policy Number: PCCB-00170982-02  
 Policy Term: 1/28/2016 - 12/29/2016  
 Carrier: Liberty Mutual Ins. Co.  
 Limit: \$2,000,000  
       \$ 100,000 Retention

Fiduciary:  
 Policy Number: FDP6661220  
 Policy Term: 1/28/2016 - 12/29/2016  
 Carrier: Great American Insurance Co.  
 Limit: \$2,000,000

Directors & Officers:  
 Policy Number: PCCB-00170982-02  
 Policy Term: 1/28/2016 - 12/29/2016  
 Carrier: Liberty Mutual Ins. Co.  
 Limit: \$2,000,000

Crime/Fidelity  
 Carrier: Massachusetts Bay Insurance Company  
 Policy Number: BDY 1022004  
 Policy Term: 1/28/2016 - 12/29/2016  
 Limit: \$1,000,000

# EXHIBIT 2: CONFLICT OF INTEREST FORM

See Conflict of Interest Form on following page.

EXHIBIT B

CONFLICT/NON-CONFLICT OF INTEREST STATEMENT

CHECK ONE

To the best of our knowledge, the undersigned firm has no potential conflict of interest due to any other clients, contracts, or property interest for this project.

The undersigned firm, by attachment to this form, submits information which may be a potential conflict of interest due to other clients, contracts, or property interest for this project.

LITIGATION STATEMENT

CHECK ONE

The undersigned firm has had no litigation and/or judgments entered against it by any local, state or federal entity and has had no litigation and/or judgments entered against such entities during the past ten (10) years.

The undersigned firm, **BY ATTACHMENT TO THIS FORM**, submits a summary and disposition of individual cases of litigation and/or judgments entered by or against any local, state or federal entity, by any state or federal court, during the past ten (10) years.

Nationwide Recovery Service, Inc.  
COMPANY NAME

C. Felner  
AUTHORIZED SIGNATURE

C. Felner  
NAME (PRINT OR TYPE)

Executive VP  
TITLE

Failure to check the appropriate blocks above may result in disqualification of your proposal. Likewise, failure to provide documentation of a possible conflict of interest, or a summary of past litigation and/or judgments, may result in disqualification of your proposal.

## EXHIBIT 3: TENNESSEE LICENSE

See Tennessee Licenses on following pages.

# State of Tennessee

953

702

TENNESSEE COLLECTION SERVICE BOARD

COLLECTION SERVICE AGENCY

NATIONWIDE RECOVERY SERVICE, INC.

*This is to certify that all requirements of the State of Tennessee have been met.*

ID NUMBER: 00000785

LIC STATUS: ACTIVE

EXPIRATION DATE: 04/02/2017



IN-1313

DEPARTMENT OF  
COMMERCE AND INSURANCE

# EXHIBIT 4: FINANCIAL STATEMENTS

See Financial Statements on following pages.

FUTURETECH HOLDING COMPANY

CONSOLIDATED FINANCIAL STATEMENTS

DECEMBER 31, 2015

**ASSET MANAGEMENT OUTSOURCING**

**CONSOLIDATED BALANCE SHEETS**

	<u>Dec - 2015</u>	<u>Dec - 2014</u>
Cash	384,898	15,458
Cash held for clients	1,204,001	1,107,082
Accounts receivable	2,819,514	2,278,427
Unbilled services	101,027	104,818
Prepaid expenses	163,973	226,395
Deferred tax asset - current	<u>77,828</u>	<u>77,828</u>
	4,751,241	3,810,008
Goodwill	634,146	951,222
Property and equipment	834,204	604,586
Collateral held for bonds	288,400	388,400
Deferred tax asset	26,001	26,001
Other assets	<u>193,109</u>	<u>232,062</u>
<b>TOTAL ASSETS</b>	<u><u>6,727,101</u></u>	<u><u>6,012,279</u></u>
Accounts payable	757,093	574,865
Trust funds due to clients	1,204,001	1,107,082
Accrued expenses	1,301,894	883,405
A/R based financing	<u>282,060</u>	<u>986,555</u>
	3,545,048	3,551,907
Deferred tax liability, non current	<u>56,603</u>	<u>56,603</u>
	<u>3,601,651</u>	<u>3,608,510</u>
Capital stock	950	950
Paid in capital	4,144,039	4,144,039
Retained earnings (deficit)	<u>(1,019,539)</u>	<u>(1,741,220)</u>
	<u>3,125,450</u>	<u>2,403,769</u>
	<u><u>6,727,101</u></u>	<u><u>6,012,279</u></u>

**ASSET MANAGEMENT OUTSOURCING**  
**CONSOLIDATED STATEMENT OF OPERATIONS**

	<u>12 Months Ending December 31,</u>	
	<u>2015</u>	<u>2014</u>
Revenue	<u>22,497,386</u>	<u>20,971,379</u>
Cost of Revenue		
Salaries & Wages	6,148,937	6,133,546
Telecom	139,866	159,863
Postage and mailing	759,689	761,240
Third party services	3,603,439	3,560,401
Collection expense	<u>835,892</u>	<u>901,192</u>
Total operating expenses	<u>11,487,822</u>	<u>11,516,242</u>
GROSS PROFIT	<u>11,009,564</u>	<u>9,455,137</u>
Selling, General & Administrative Expenses		
S & W	5,186,359	5,039,371
Other Operating Expenses	2,651,150	1,687,798
Occupancy Costs	<u>615,080</u>	<u>563,140</u>
Total S,G, & A	<u>8,452,589</u>	<u>7,290,309</u>
EBITDA	2,556,976	2,164,828
Depreciation & amortization	(714,461)	(844,305)
Interest Expense	(33,692)	(93,506)
Disposal of fixed assets	<u>-</u>	<u>(83,250)</u>
PRE TAX INCOME	1,808,822	1,143,767
Income taxes	<u>703,632</u>	<u>57,416</u>
NET INCOME (LOSS)	<u><u>1,105,190</u></u>	<u><u>1,086,351</u></u>

**ASSET MANAGEMENT OUTSOURCING, INC.  
AND SUBSIDIARIES.**

**CONSOLIDATED FINANCIAL STATEMENTS**

**Years Ended December 31, 2014 and 2013**

**ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES**

**CONSOLIDATED FINANCIAL STATEMENTS**

**Years Ended December 31, 2014 and 2013**

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**Mayer Hoffman McCann P.C.**  
**An Independent CPA Firm**

3625 Cumberland Blvd. SE, Suite 800  
Atlanta, Georgia 30339  
770-858-4500 ph  
770-858-4501 fx  
www.mhm-pc.com

## **INDEPENDENT AUDITORS' REPORT**

To the Stockholder of Asset Management Outsourcing, Inc.

We have audited the accompanying consolidated financial statements of Asset Management Outsourcing, Inc. (a Georgia corporation) and its subsidiaries, a wholly-owned subsidiary of FutureTech Holding Company, which comprise the consolidated balance sheets as of December 31, 2014 and 2013, and the related consolidated statements of operations, changes in stockholder's equity, and cash flows for the years then ended, and the related notes to the financial statements.

### ***Management's Responsibility for the Financial Statements***

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

### ***Auditor's Responsibility***

Our responsibility is to express an opinion on these consolidated financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



***Opinion***

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Asset Management Outsourcing, Inc. and its subsidiaries as of December 31, 2014 and 2013, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

*Mayer Hoffman McCann P.C.*

Atlanta, Georgia  
February 11, 2015

**ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES**

**CONSOLIDATED BALANCE SHEETS**

**December 31, 2014 and 2013**

	<u>2014</u>	<u>2013</u>
<b><u>ASSETS</u></b>		
<b>CURRENT ASSETS</b>		
Cash	\$ 15,458	\$ 96,529
Cash held for customers	1,107,082	1,181,853
Accounts receivable, net allowance for doubtful accounts of \$80,000 and \$120,000	2,383,246	2,196,930
Prepaid expenses and other current assets	225,496	183,182
Current portion of deferred tax asset	113,786	42,001
	<u>3,845,068</u>	<u>3,700,495</u>
<b>TOTAL CURRENT ASSETS</b>		
	<u>3,845,068</u>	<u>3,700,495</u>
<b>PROPERTY AND EQUIPMENT, NET</b>	<u>604,586</u>	<u>825,861</u>
<b>OTHER ASSETS</b>		
Goodwill, net of accumulated amortization	951,222	1,268,298
Trademark, net of accumulated amortization	197,917	222,917
Collateral held for bonds	388,500	258,000
Other assets	34,045	30,645
	<u>1,571,684</u>	<u>1,779,860</u>
<b>TOTAL OTHER ASSETS</b>		
	<u>1,571,684</u>	<u>1,779,860</u>
<b>TOTAL ASSETS</b>	<u>\$ 6,021,338</u>	<u>\$ 6,306,216</u>

**ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES**

**CONSOLIDATED BALANCE SHEETS**

**December 31, 2014 and 2013**

	<u>2014</u>	<u>2013</u>
<b><u>LIABILITIES AND STOCKHOLDER'S EQUITY</u></b>		
<b>CURRENT LIABILITIES</b>		
Accounts payable	\$ 573,962	\$ 706,453
Collections payable to customers	1,107,082	1,181,853
Accrued expenses	883,411	740,255
Accounts receivable based financing	986,555	1,102,240
Note payable to preferred shareholder	-	150,000
	<hr/>	<hr/>
TOTAL CURRENT LIABILITIES	3,551,010	3,880,801
NON-CURRENT ACCRUED EXPENSES	-	45,667
DEFERRED TAX LIABILITY, net of current portion	66,560	100,658
	<hr/>	<hr/>
TOTAL LIABILITIES	3,617,570	4,027,126
	<hr/>	<hr/>
<b><u>STOCKHOLDER'S EQUITY</u></b>		
Common stock; 10,000,000 shares authorized, 9,500,000 issued, 8,000,000 outstanding, \$0.0001 par value	950	950
Series A putable preferred shares; 4,000,000 shares authorized, zero shares issued and outstanding	-	-
Additional paid in capital	4,144,038	4,144,038
Accumulated deficit	(1,741,220)	(1,865,898)
	<hr/>	<hr/>
TOTAL STOCKHOLDER'S EQUITY	2,403,768	2,279,090
	<hr/>	<hr/>
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	<u>\$ 6,021,338</u>	<u>\$ 6,306,216</u>

See Notes to Consolidated Financial Statements

**ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES**

**CONSOLIDATED STATEMENTS OF OPERATION**

**Years Ended December 31, 2014 and 2013**

	<u>2014</u>	<u>2013</u>
REVENUES	\$ 21,024,928	\$ 19,622,794
COST OF REVENUES		
Salaries and benefits	6,191,431	7,604,140
Third party services	3,613,951	1,358,121
Collection expenses	922,065	922,281
Postage and mailing	761,240	751,173
Telecom	159,862	202,598
TOTAL COST OF REVENUES	<u>11,648,549</u>	<u>10,838,313</u>
GROSS PROFIT	<u>9,376,379</u>	<u>8,784,481</u>
SELLING, GENERAL AND ADMINISTRATIVE EXPENSES		
Salaries and benefits	5,005,729	5,396,602
Other selling, general and administrative expenses	1,027,905	1,117,820
Occupancy costs	563,140	950,084
Computer maintenance	402,673	557,913
Depreciation expense	502,230	447,376
Lease termination costs	-	201,302
Professional fees	214,349	43,126
Amortization of other intangible assets	25,000	27,083
TOTAL OPERATING EXPENSES	<u>7,741,026</u>	<u>8,741,306</u>
OPERATING INCOME	1,635,353	43,175
OTHER EXPENSES		
Amortization of goodwill	317,076	317,075
Loss on disposal of assets	81,008	36,038
Interest expense	93,506	-
INCOME (LOSS) BEFORE INCOME TAXES	1,143,763	(309,938)
INCOME TAX EXPENSE	<u>57,416</u>	<u>118,213</u>
NET INCOME (LOSS)	<u>\$ 1,086,347</u>	<u>\$ (428,151)</u>

See Notes to Consolidated Financial Statements

**ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES**  
**CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDER'S EQUITY**  
**Years Ended December 31, 2014 and 2013**

	<u>Common Stock</u>		<u>Series A Putable Preferred Shares</u>	<u>Additional Paid-In Capital</u>	<u>Accumulated Deficit</u>	<u>Total Stockholder's Equity</u>
	<u>Number of Shares</u>	<u>Amount</u>				
Balance, January 1, 2013	8,000,000	\$ 950	\$ 2,170,288	\$ 2,373,750	\$ (814,827)	\$ 3,730,161
Distributions to Parent	-	-	-	-	(622,920)	(622,920)
Redemption of putable preferred shares	-	-	(2,170,288)	1,770,288	-	(400,000)
Net loss	-	-	-	-	(428,151)	(428,151)
Balance, December 31, 2013	8,000,000	\$ 950	\$ -	\$ 4,144,038	\$ (1,865,898)	\$ 2,279,090
Distributions to Parent	-	-	-	-	(961,669)	(961,669)
Net income	-	-	-	-	1,086,347	1,086,347
Balance, December 31, 2014	<u>8,000,000</u>	<u>\$ 950</u>	<u>\$ -</u>	<u>\$ 4,144,038</u>	<u>\$ (1,741,220)</u>	<u>\$ 2,403,768</u>

See Notes to Consolidated Financial Statements

**ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES**

**CONSOLIDATED STATEMENTS OF CASH FLOWS**

Years Ended December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Net income (loss)	\$ 1,086,347	\$ (428,151)
Adjustments to reconcile net income (loss) to net cash flows from operating activities:		
Depreciation expense	502,230	447,376
Amortization expense	342,076	344,158
Deferred tax benefit	(105,883)	(102,035)
Loss on disposal of fixed assets	81,008	36,038
Tax accrual transferred to Parent	-	(105,173)
Changes in assets and liabilities:		
Accounts receivable	(186,316)	(434,979)
Other assets	(42,714)	97,860
Accounts payable	(132,491)	115,244
Accrued expenses	97,489	317,285
<b>NET CASH FLOWS FROM OPERATING ACTIVITIES</b>	<u>1,641,746</u>	<u>287,623</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Capital expenditures	<u>(361,963)</u>	<u>(409,086)</u>
<b>NET CASH FLOWS FROM INVESTING ACTIVITIES</b>	<u>(361,963)</u>	<u>(409,086)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Collateral for surety bonds	(133,500)	(258,000)
Repayment of note payable for putable preferred shares redemption	(150,000)	(250,000)
Net proceeds from/(repayments to) Factor	(115,685)	1,102,240
Net cash transfers to Parent	<u>(961,669)</u>	<u>(517,747)</u>
<b>NET CASH FLOWS FROM FINANCING ACTIVITIES</b>	<u>(1,360,854)</u>	<u>76,493</u>
<b>NET DECREASE IN CASH</b>	(81,071)	(44,970)
<b>CASH BALANCE AT BEGINNING OF YEAR</b>	<u>96,529</u>	<u>141,499</u>
<b>CASH BALANCE AT END OF YEAR</b>	<u>\$ 15,458</u>	<u>\$ 96,529</u>

See Notes to Consolidated Financial Statements

## ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### (1) Summary of business and significant accounting policies

**Nature of business** - The accompanying financial statements include the accounts of Asset Management Outsourcing, Inc. ("AMOI") and its subsidiaries, Asset Management Outsourcing Recoveries, Inc. ("AMOR") (a Georgia corporation), Asset Management Outsourcing Services, Inc. ("AMOS") (a Georgia corporation), BackInTheBlack, LLC ("BITB") (a Delaware limited liability company), Receivia, Inc. ("Receivia") (a Georgia corporation) and Nationwide Recovery Service, Inc. ("NRS") (a Tennessee corporation) (collectively, the "Company"). The Company provides financial process outsourcing services and serves clients throughout the United States. The Company is a wholly owned subsidiary of FutureTech Holding Company (the "Parent" or "FTH"). During 2014 and 2013, certain overhead and interest charges incurred by the Parent were not allocated to the Company, and have therefore not been presented in the Company's financial statements.

Effective January 1, 2014, FTH affected a re-structuring and re-capitalization whereby AMOI became the parent to two wholly-owned subsidiaries; Receivia and NRS. Prior to January 1, 2014, Receivia and NRS were wholly owned subsidiaries of FTH. For purposes of financial reporting, the financial statements of Receivia and NRS for the year ended December 31, 2013 have been included in the consolidated financial results. They were previously reported under the combined method for the year ended December 31, 2013.

As of December 31, 2014 and 2013, the revenues associated with the subsidiary companies are as follows:

	2014	2013
Asset Management Outsourcing Recoveries, Inc.	16%	20%
Asset Management Outsourcing Services, Inc.	20%	8%
BackInTheBlack, LLC.	22%	21%
Receivia, Inc.	12%	21%
Nationwide Recovery Service, Inc.	30%	30%
	<u>100%</u>	<u>100%</u>

AMOI commenced operations in 1998. AMOI, through AMOR, provides accounts receivable management services on a fixed fee and on a contingent basis primarily to the non-healthcare market. AMOR services accounts receivable on behalf of their clients and does not own the accounts receivable.

In 2010, AMOI organized AMOS to provide outsourced mortgage remediation services and appraisal services to major financial institutions.

In April 2012, AMOI acquired BITB, which provides software to financial institutions and mortgage servicers which enables those institutions to process mortgages which have defaulted.

Receivia provides business process outsourcing services to the Veteran's Administration on a contingent and fixed fee basis.

NRS provides accounts receivable management services on a fixed fee and on a contingent basis almost exclusively in the healthcare market in the southeastern United States. NRS services accounts receivable on behalf of their clients and do not own the accounts receivable.

## ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### (1) Summary of business and significant accounting policies - continued

**Basis of accounting and consolidation** - The financial statements are presented on the accrual basis of accounting under accounting principles generally accepted in the United States of America ("U.S. GAAP").

The consolidated financial statements include the accounts of Asset Management Outsourcing, Inc. and its subsidiaries. All intercompany accounts and transactions have been eliminated.

**Use of estimates** - The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. These estimates include the allowance for bad debts, the fair value estimates associated with the goodwill impairment assessment, and the deferred tax asset valuation allowance. Actual results could differ from those estimates.

**Cash** - Cash consists of cash and overnight deposits. Cash held for customers consist of restricted accounts that are used to maintain cash collected and held on behalf of the Company's clients. Cash held for customers and restricted cash are not included in the statement of cash flows.

**Revenue recognition** - Contingent collections on client owned receivables are recorded as revenue when payment on the account is received, net of the effects of insufficient funds. Fees for services revenue are recognized when services have been performed. Revenues generated from the use of BITB's web-based software applications are recognized as the service is provided. The subscription and maintenance revenue for application utilization is recognized over the life of the subscription period. Customization services are recognized as revenue as the service is provided.

**Receivables and credit policies** - Accounts receivable are uncollateralized customer obligations due under normal trade terms requiring payment within 30 - 45 days, depending upon the customer, from the invoice date. It is not a common practice of the Company to charge interest on delinquent accounts. Accounts receivable are stated at the amounts billed to the customer. Payments of accounts receivable are allocated to the specific invoices identified on the customer's remittance advice or, if unspecified, are applied to the earliest unpaid invoices.

As discussed in Note 6, the Company collateralizes certain accounts receivable with a third-party lender. The accounts are factored with recourse to the Company, and are therefore recorded as collateralized lending, with the factored accounts receivable presented on the accompanying consolidated balance sheets, and a corresponding current liability for the amount due to the Factor. Fees paid to the Factor by the Company are recorded as interest expense on the consolidated statements of operations. The Company entered into this factoring agreement on December 31, 2013. Therefore no interest was accrued as of December 31, 2013.

The allowance for doubtful accounts is based upon management's estimate of potentially uncollectible accounts receivable at the end of each accounting period. The allowance is increased by a provision for bad debts, which is charged to expense and reduced by write-offs, net of recoveries. Because of uncertainties inherent in the estimation process, management's estimate of the uncollectible accounts receivable and the related allowance for doubtful accounts may change within the next year, and such change could be significant.

## ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### (1) Summary of business and significant accounting policies - continued

**Property and equipment** - Property and equipment is stated at cost, less accumulated depreciation. Maintenance and repairs, which do not extend the useful life of an asset, are expensed as incurred. Depreciation is computed on the straight-line method based on the estimated useful lives (three to seven years) of the related assets. Leasehold improvements are amortized over the lesser of their estimated useful life or the term of the related lease. The Company capitalizes eligible costs of specified activities related to computer software developed or obtained for internal use in accordance with FASB ASC 350-40, *Internal Use Software*. Software costs are categorized as "in progress" until the project is completed and deployed into use, at which time amortization begins. Software development costs are depreciated over a three year period.

Management reviews long-lived assets for impairment when circumstances indicate the carrying amount of an asset may not be recoverable based on the undiscounted future cash flows of the asset. If the carrying amount of an asset may not be recoverable, a write-down to fair value is recorded. Fair values are determined based on the discounted cash flows, quoted market values, or external appraisals, as applicable. Long-lived assets are reviewed for impairment at the individual asset or the asset group level for which the lowest level of independent cash flows can be identified. There were no impairment charges associated with property and equipment during the years ended December 31, 2014 and 2013.

**Income taxes** - The Company files a consolidated income tax return with the Parent. The accompanying financial statements reflect the proportional share of the Federal tax provision that the Company contributed to the Parent's consolidated tax filing. This proportional amount of income tax has been reflected on the statement of cash flows as a non-cash item as Tax accrual transferred to Parent. For state purposes, the Company files separately from the Parent, and has reflected the results of these state filings in the financial statements. The Company accounts for income taxes using an asset and liability approach. The Company recognizes the amount of taxes payable or refundable for the current year and deferred tax liabilities and assets for expected future tax consequences of events that have been recognized in the accompanying financial statements. Valuation allowances are provided for deferred tax assets based on management's projection of the sufficiency of future taxable income to realize the assets.

The Company has adopted the provisions of FASB ASC 740, *Income Taxes*. FASB ASC 740-10 clarifies accounting for uncertainties in tax positions recognized in an entity's financial statements. FASB ASC 740-10 prescribes a recognition threshold and measurement attribute for the financial statement recognition and measurement of a tax position taken or expected to be taken in a tax return.

**Other selling, general and administrative expenses** - Other selling, general and administrative expenses include office expenses, licensing costs, insurance, travel and entertainment, and other sundry expenses.

**Collection expenses** - Collection expenses represent the direct costs incurred to locate and collect on accounts for the accounts receivable management services.

## ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### (1) Summary of business and significant accounting policies - continued

**Goodwill and other intangible assets** - In January 2014, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update No. 2014-02 (ASU No 2014-02) Intangibles – Goodwill and Other (Topic 350) Accounting for Goodwill. ASU 2014-02 provides for an accounting alternative for the subsequent measurement of goodwill in the financial statements of non-public entities. The accounting alternative allows for entities within the scope of the ASU to make an accounting policy election to amortize goodwill on a straight-line basis over ten years, or a period less than ten years if another useful life is more appropriate. Entities that make this alternative policy election should then test for goodwill impairment when a triggering event occurs that indicates that the fair value of the entity or reporting unit may be below its carrying amount. Qualitative assessment for impairment is allowed as provided for in ASC 350. The quantitative assessment of impairment for entities that have made this alternative policy election is limited, such that impairment loss, if any, represents the excess of the carrying amount of the entity, or reporting unit, over its fair value. This accounting alternative is to be applied prospectively to goodwill existing as of the beginning of the period of adoption and new goodwill recognized in annual periods beginning after December 15, 2014. Early adoption is permitted.

For the year ended December 31, 2013, management adopted the accounting alternative to make an accounting policy election to amortize goodwill associated with NRS on a straight-line basis over five years. Goodwill is recorded at \$1,583,373, net of amortization of \$632,151 and \$315,075 at December 31, 2014 and 2013, respectively.

The Company amortizes other intangible assets with estimable useful lives using a method that approximates the recognition of the benefits from these assets.

Intangible assets subject to amortization are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amounts of an asset may not be recoverable. Such events or circumstances include, but are not limited to, a significant decrease in fair value of the underlying business, a significant decrease in the benefits realized from an acquired business. Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset, or asset group, to estimated undiscounted future cash flows expected to be generated by the asset, or asset group. An impairment charge is recognized by the amount by which the carrying amount of the asset exceeds fair values. There were no impairment charges associated with intangible assets during the years ended December 31, 2014 and 2013.

**Future application of accounting standards** - In May 2014, the Financial Accounting Standards Board (FASB) issued FASB Accounting Standards Update No. 2014-09, *Revenue from Contracts with Customers* (Topic 606). The core principle of the guidance is that an entity should recognize revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services.

To achieve that core principle, an entity should apply a five step methodology:

- Step 1: Identify the contract(s) with a customer.
- Step 2: Identify the performance obligations in the contract.
- Step 3: Determine the transaction price.
- Step 4: Allocate the transaction price to the performance obligations in the contract.
- Step 5: Recognize revenue when (or as) the entity satisfies a performance obligation.

An entity should apply the amendments in this Update using one of the following two methods:

1. Retrospectively to each prior reporting period presented (along with some practical expedients).
2. Retrospectively with the cumulative effect of initially applying this update recognized at the date of initial application.

**ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES**

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS**

**(1) Summary of business and significant accounting policies - continued**

**Future application of accounting standards - continued** - The amendments in this update will be effective prospectively for annual reporting periods beginning after December 15, 2017. Management has not yet assessed the method of adoption and the impact that this new pronouncement will have on its financial statements.

**(2) Stockholders' equity**

In December 2006, AMOI issued 2,000,000 shares of Preferred stock with a 7% cumulative stock dividend. At any time on or after December 31, 2012, the holder of these Preferred shares had the irrevocable right and option, but not the obligation, to put to the Company all of the Preferred shares. The Company recorded the obligation for the puttable preferred shares plus accreted dividends as of the date of the AMOI acquisition by FTH at \$2 million, plus accreted dividends of 170,288 shares. As of December 31, 2012, stock dividends of 857,669 shares had accreted since the AMOI acquisition.

On January 2, 2013, the holders of the preferred stock of AMOI exercised their put right. AMOI reached an agreement with the preferred shareholders to redeem all issued and accreted preferred shares. In December 2013, the Company paid \$250,000 in cash and issued a \$150,000 note payable (payable by December 31, 2014) in full satisfaction of this obligation. The note was guaranteed by FTH, and did not bear interest. The obligation was paid in full in 2014.

**(3) Property and equipment**

Property and equipment consisted of the following at December 31, 2014 and 2013:

	<u>2014</u>	<u>2013</u>
Cost of software	\$ 1,372,991	\$ 1,021,010
Accumulated depreciation	<u>(812,275)</u>	<u>(421,403)</u>
Net software	<u>560,716</u>	<u>599,607</u>
Cost of equipment and improvements		
Furniture and fixtures	717,016	819,672
Data processing equipment	350,295	443,992
Leasehold improvements	<u>68,371</u>	<u>93,997</u>
Total cost of equipment and improvements	1,135,682	1,357,661
Accumulated depreciation	<u>(1,091,812)</u>	<u>(1,131,407)</u>
Net equipment and improvements	<u>43,870</u>	<u>226,254</u>
Net property and equipment	<u>\$ 604,586</u>	<u>\$ 825,861</u>

## ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### (4) **Intangible assets**

Prior to 2013, trademarks were determined to not have a finite life and were therefore not being amortized. Beginning in 2013, trademarks were amortized on a straight-line basis over a 10 year useful life. The company incurred approximately \$25,000 and \$27,000 of amortization expense during 2014 and 2013 in connection with the amortization of its trademark, respectively.

Total accumulated amortization for other intangible assets was approximately \$52,000 and \$27,000 at December 31, 2014 and 2013, respectively. Future amortization over each of the next five years will be \$25,000. Future amortization expense of the goodwill associated with NRS will be approximately \$317,000 annually through 2017.

#### (5) **Receivables based financing**

On December 27, 2013, the Company entered into a factoring arrangement with a lender (the "Factor") who advances up to 90% of eligible receivables as defined in the factoring agreement. The Factor provides this financing with recourse and accordingly the transfer of accounts receivables is recorded as collateralized lending. The Factor is compensated on a monthly basis based on the daily average balance of unpaid advances at an interest rate equal to the Prime Rate plus 1.75% per annum, plus a monthly fee equal to 0.75% of the average monthly outstanding balance. The Prime Rate was 3.25% at December 31, 2014 and 2013. The Company had approximately \$1,000,000 and \$1,100,000 due to the Factor at December 31, 2014 and 2013. There are no financial covenants connected to this lending arrangement.

#### (6) **Bond collateral**

Various jurisdictions in which AMOR, AMOS, and NRS operate, require licensing and surety bonds. The bonds, typically issued for a term of one year, aggregated approximately \$1,400,000 at December 31, 2014 and 2013, respectively. Historically, the Company has secured these bonds with the personal guaranty of the majority shareholder of the Parent, and an annual fee of between 1.50% and 2.50% of the value of the surety bonds. Due to changing market conditions, the Company was required to post approximately \$255,000 to secure approximately \$645,000 of surety bonds in 2013. The Company posted an additional \$134,000 in collateral to secure surety bonds which expired in the first half of 2014.

#### (7) **Income taxes**

The Parent and the Company file income tax returns in the U.S. federal jurisdiction and various state jurisdictions. During 2013, the Parent was notified by the Internal Revenue Service ("IRS") that they would be performing an examination of the Parent's 2011 tax filings. Management has not received any communication of findings or resolutions of the examination as of the date of this report. The Parent and the Company are no longer subject to U.S. federal, state and local, or non-U.S. income tax examinations by tax authorities for years before 2011.

**ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES**

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS**

**(7) Income taxes - continued**

The provision for income taxes consisted of the following at December 31, 2014 and 2013:

	<u>2014</u>	<u>2013</u>
Federal income tax	\$ -	\$ 105,203
State income tax	163,299	115,045
Total income tax expense, current provision	<u>163,299</u>	<u>220,248</u>
Deferred income tax benefit	<u>(105,883)</u>	<u>(102,035)</u>
Total income tax expense	<u>\$ 57,416</u>	<u>\$ 118,213</u>

The reconciliation of income tax expense computed at the U.S. federal statutory tax rates to recorded income tax expense is as follows:

	<u>2014</u>	<u>2013</u>
Income (loss) before income taxes	\$ 1,143,763	\$ (309,938)
Federal tax at statutory rate of 34%	388,900	(105,400)
State income taxes	163,299	115,045
Net operating loss utilization	(465,932)	-
Valuation allowance	-	127,691
Other	<u>(28,851)</u>	<u>(19,123)</u>
Income tax provision	<u>\$ 57,416</u>	<u>\$ 118,213</u>

The Company's provision for income taxes differs from applying the statutory U.S. federal income tax rate to income before income taxes. The primary differences result from the recording of a valuation allowance in 2014 and 2013, differences in amortization lives for of goodwill for financial statement purposes and federal income tax purposes, and deducting certain expenses and recognizing certain income for financial statement purposes but not for federal income tax purposes. The difference between the amortization for financial statement purposes and non-amortizing tax assets are considered a permanent difference because the benefit will not be realized until a liquidation event occurs. The NRS goodwill is amortized and deductible for income tax purposes over fifteen years. In addition, state income tax computations vary by state.

**ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES**

**NOTES TO CONSOLIDATED FINANCIAL STATEMENTS**

**(7) Income taxes - continued**

AMOI, AMOR, AMOS, BITB, Receivia, and NRS were each consolidated into the Parent's income tax return during 2013 and 2014. The significant temporary differences and related deferred income tax assets (liabilities) are as follows at December 31, 2014 and 2013.

	<u>2014</u>	<u>2013</u>
Deferred tax asset due to use of direct write-off method for bad debts for income tax purposes	\$ 31,473	\$ 31,069
Deferred tax liability due to amortization of goodwill and other intangible assets for income tax purposes	(41,500)	(117,953)
Deferred tax liability due to depreciation of fixed assets using accelerated method for income tax purposes	(25,060)	(37,945)
Deferred tax asset due to loss carryforwards for income tax purposes	897,222	1,445,377
Deferred tax asset due to deferral of accrued vacation and expenses deducted for income tax purposes	124,240	125,341
Deferred tax liability due to deferred income recognized for income tax purposes	(41,927)	(41,804)
Total deferred tax liability	<u>944,448</u>	<u>1,404,085</u>
Less valuation allowance	<u>(897,222)</u>	<u>(1,462,742)</u>
Net deferred tax liability	47,226	(58,657)
Current deferred tax asset	113,786	42,001
Long term deferred tax liability	<u>\$ (66,560)</u>	<u>\$ (100,658)</u>

The net operating losses include an acquired net operating loss of approximately \$2,300,000 and subsequently generated net operating losses and taxable net income that total approximately \$2,243,000 at December 31, 2014 which are available on the consolidated income tax return of the Parent. The subsequently generated net operating losses are available to offset taxable income of the Parent. The use of the acquired net loss carry forward is limited to \$246,000 annually, but accumulate in the event that taxable income is not generated to offset all or some of the available loss.

AMOI established a 100% valuation allowance against net deferred tax assets as of December 31, 2013 because the realization of net deferred tax assets is uncertain. The valuation allowance was reduced to 100% of the net operating loss carryforward as of December 31, 2014.

## ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

#### (8) Commitments and contingencies

**Concentration of credit risk** - The Company may maintain cash reserves in excess of federally insured limits in the ordinary course of business. NRS and AMOR maintain segregated cash balances for debtor payments. At December 31, 2014 NRS maintained approximately \$528,000 and AMOR maintained approximately \$90,000 in cash deposits in excess of Federal insurance limits. At December 31, 2013 NRS maintained approximately \$462,000 and AMOR maintained approximately \$169,000 in cash deposits in excess of Federal insurance limits.

For the years ended December 31, 2014 and 2013, 100% of Receivia's revenue and 100% of their accounts receivable were concentrated with a Federal governmental agency. At year end, there were approximately 44 separate contracts with this agency. NRS maintains a relationship with one healthcare client that represented approximately 40% and 35% of their revenue for the years ended December 31, 2014 and 2013, respectively, and 51% and 15% of their accounts receivable at December 31, 2014 and 2013, respectively.

BITB and AMOS provide mortgage remediation services to major financial institutions. For 2014, two clients represented 55% of BITB and AMOS' revenues and 75% of accounts receivable at December 31, 2014. For 2013, two clients represented 63% of BITB and AMOS' revenues and 59% of accounts receivable at December 31, 2013.

For 2014, three clients represented 51% of AMOR's revenues, but a negligible percentage of accounts receivable. For 2013, three clients represented 62% of AMOR's revenues, and 31% of accounts receivable.

**Operating leases** - The Company leases certain office space, office equipment, and software, under non-cancelable lease agreements.

Future minimum lease payments and sub-rental payments are as follows at December 31, 2014:

2015	\$ 497,000
2016	257,000
2017	101,000
2018	56,000
	<hr/>
	\$ 911,000

Total lease expense was approximately \$485,000 and \$861,000 for the years ended December 31, 2014 and 2013, respectively.

During 2013, the Company exercised termination provisions for two of its leases. As part of the settlement for the early termination of the leases, the Company incurred termination fees of approximately \$137,000 payable in monthly installments of \$7,611 beginning on January 2014 for eighteen months, and approximately \$64,000 payable in monthly installments of \$5,000 commencing October 2013. A security deposit was applied against the balance of this payable. As of December 31, 2013, approximately \$174,000 in termination fees were outstanding and included in accrued expenses, of which \$45,667 is considered non-current. As of December 31, 2014, approximately \$46,000 in termination fees were outstanding and included in current accrued expenses.

During 2014, the Parent purchased a majority interest in the entity that owns the corporate headquarters of the Company and the Parent.

## ASSET MANAGEMENT OUTSOURCING, INC. AND SUBSIDIARIES

### NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

**(9) Employee benefit plan**

The Company participates in the Parent's defined contribution plan that provides retirement benefits to eligible employees. The Company may elect to match a discretionary portion of employee contributions to the plan. However, for 2014 and 2013, the Company did not make a matching contribution.

**(10) Cash flow disclosures**

The Company paid interest of approximately \$87,000 for the year ended December 31, 2014 and no interest for the year ended December 31, 2013.

The Company paid income taxes, net of refunds, of approximately \$25,000 and \$47,000 during the years ended December 31, 2014 and 2013, respectively.

**(11) Subsequent events**

The Company has evaluated subsequent events through February 11, 2015, which is the date the financial statements were available to be issued.

# EXHIBIT 5: COLLECTION/DIALER SOFTWARE LITERATURE

Collection and Dialer platform literature follows

## It starts with Interaction Collector™.

To improve yield, reduce roll rates, and maximize recovery, you'll need tools that increase data quality, mitigate loss, and drive performance.

Interaction Collector does all of this, starting with a browser-based collector desktop for fast, easy deployment and maintenance. It includes tools to ensure you remain in compliance with the ability to accelerate key collection functions through **workflow automation**.

### Automate your business logic.

Interaction Collector Workflow automatically drives accounts based on business logic and strategies. You're able to systematically manage account assignment, segmentation, and exception handling for any process - collections, recovery, litigation, and more.

Similar to an if-then diagram, Workflow features a series of events and activities. As accounts are processed, they automatically move to the next activity based on defined rules, policies, and procedures.

Now, business analysts and software developers can collaborate to create and test rules, strategies, data integration, and workflows - all configured with visual flowcharts.

### Impact compliance, tracking and reporting.

Maintain compliance through clearly defined, consistent treatment of accounts that includes automated monitoring, updates, account processing, and follow up. And enforce business rules through robust Workflow policies and permissions.

Dashboards are easily configured to display the real-time statistics you're looking for. Add input from scoring and modeling tools for a complete view of your operations and costing.

### Experience tangible results.

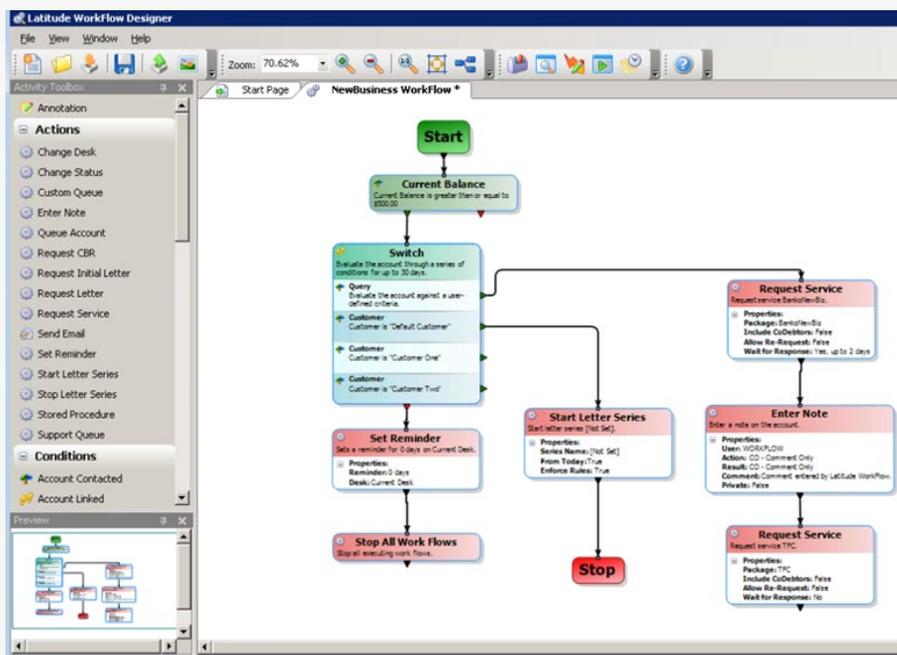
Companies that have automated their collections and recovery business strategies realize numerous benefits.

- Higher revenue yield per consumer interaction
- Greater compliance, adherence
- Reduction and greater control of manual processes
- Improved visibility into operations
- Reduced personnel

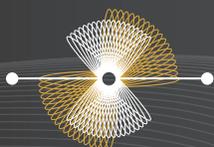
### Available on-premises or as a cloud solution.

Interaction Collector is a built-for-purpose recovery and debt collection solution capable of managing pre- and post-charge-off accounts, as well as your entire collection of workflow processes.

Offered as cloud or on-premises, Collector's open architecture and ease of customization provide a clear competitive advantage.



Create and test rules, strategies, data integration, and workflows – all configurable through a drag-and-drop visual flowchart



**INTERACTIVE INTELLIGENCE**  
Deliberately Innovative

Interactive Intelligence is a global provider of contact center, unified communications, and business process automation software and services designed to improve the customer experience. The company's unified IP communications solutions, which can be deployed via the cloud or on-premises, are backed by more than 6,000 organizations worldwide.

At Interactive Intelligence, it's what we do.

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**World Headquarters**  
7601 Interactive Way  
Indianapolis, IN 46278 USA  
+1 317 872 3000 voice & fax

**EMEA**  
Thames Central, Hatfield Road  
Slough, Berkshire, SL1 1QE  
United Kingdom  
+44 (0) 1753 418800 voice & fax

**Asia Pacific**  
Suite 7.3 Level 7 Menara IMC  
8 Jalan Sultan Ismail  
50250 Kuala Lumpur  
Malaysia  
+603 2776 3333 voice  
+603 2776 3343 fax

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## It starts with Interaction Collector™.

To improve yield, reduce roll rates, and maximize recovery, you'll need tools that increase data quality, mitigate loss, and drive performance.

Interaction Collector does all of this, starting with a browser-based collector desktop for fast, easy deployment and maintenance. It includes tools to ensure you remain in compliance and gives you the ability to **incorporate data, analytics and business intelligence** into account strategies and workflows.

### Make easy connections.

In today's collections environment, business needs necessitate new or expanded integration to service providers, business intelligence engines, data warehouses, lock boxes, and accounting systems. Passing all that data in real-time is key.

With Exchange, pre-built interfaces readily connect to industry-leading **data, dialer, letter, and payment vendors** for faster deployments and straight-forward workflows.

On the back-end, Collector uses generic, standard-based protocols for integrating and communicating with other internal and external systems and data

### Import/Export in a flash.

Exchange's powerful drag-and-drop interface designer enables you to quickly and efficiently build data exchange interfaces without depending upon overloaded IT departments.

Designed to handle all interfacing needs – everything from account level detail through business-level processes and policies to data scrubbing and enrichment – it can also initiate scripts and stored procedures from within the interface.

Rapidly create and execute import/export jobs to and from disparate systems and sources with industry-standards-based protocols and security. Combine Interaction Collector Exchange with Interaction Collector Job-Manager, and fully automate your data interfaces and processing.

### Get pre-built integration to Interaction Dialer.

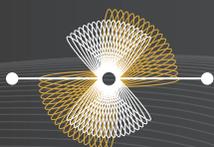
Interaction Dialer® from Interactive Intelligence boasts patented predictive algorithms and advanced call analysis capabilities. Pre-built integration to Dialer provides screen-pop to the Collector desktop as well as single-entry disposition and notes for great agent efficiency.

Cross-campaign real-time account updates maintain compliance and improve the integrity of multi-day scheduled callbacks and account status.

### Choose in the cloud or on premises.

Interaction Collector is a built-for-purpose recovery and debt collection solution capable of managing pre- and post-charge-off accounts as well as your entire collection of workflow processes. The Interaction Collector suite of products is available in both on-premises or as a cloud solution.





**INTERACTIVE INTELLIGENCE**  
Deliberately Innovative

Interactive Intelligence is a global provider of contact center, unified communications, and business process automation software and services designed to improve the customer experience. The company's unified IP communications solutions, which can be deployed via the cloud or on-premises, are backed by more than 6,000 organizations worldwide.

At Interactive Intelligence, it's what we do.

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**World Headquarters**  
7601 Interactive Way  
Indianapolis, IN 46278 USA  
+1 317 872 3000 voice & fax

**EMEA**  
Thames Central, Hatfield Road  
Slough, Berkshire, SL1 1QE  
United Kingdom  
+44 (0) 1753 418800 voice & fax

**Asia Pacific**  
Suite 7.3 Level 7 Menara IMC  
8 Jalan Sultan Ismail  
50250 Kuala Lumpur  
Malaysia  
+603 2776 3333 voice  
+603 2776 3343 fax

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# Interaction Collector



**Accelerate key recovery functions.**  
**Grow receivables revenue. Stay in compliance.**

Start at the collector's desktop.

As a built-for-purpose recovery platform, Interaction Collector from Interactive Intelligence is designed to handle all phases of the debt lifecycle – from early stage delinquency through post-charge-off. It allows business analysts and operations to create business logic and executable workflows. This enables highly efficient collections processes, drives compliance, and maximizes recovery.

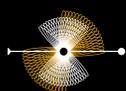
Featuring a browser-based agent desktop, Collector is an easily configurable collections software application capable of managing every collection account workflow process. You get simplified deployment and maintenance, the scalability your business demands, and a readily-deployed business continuity and disaster recovery solution.

**Automate your business logic.**

A sophisticated business process automation engine creates and deploys automated business logic and account flow strategies – resulting in more precise control, greater staff productivity, and increased collections effectiveness.



Interaction Collector dashboard – Roll rates, data and graphs



**INTERACTIVE INTELLIGENCE®**

Deliberately Innovative

## Customize and configure.

Every business is unique. That's why we built the Collector desktop to be highly customizable and easily configurable. Customize displayed data, configure your own work form, and add custom panels. All this flexibility (and more) is at your fingertips.

## Realize fast deployment and simplified management.

You only need only a browser and internet access to deploy Interaction Collector for your agents. There's no need to physically install software – giving you ease of deployment, significant cost savings, and simplified IT management.

## Take control of your outsourced agencies and vendors.

Agency Manager (AIM) helps creditors manage the entire receivable outsourcing process by enabling clear communications between credit grantors and their outsourced collection agencies, attorneys, and skip-and-locate companies.

AIM automates account placements, recalls, remittances, reporting and distribution – managing the agency contractual relationship and the account placement lifecycle. It provides apple-to-apple comparison of collection results and ensures the right business is sent to the right partner at the right time.

## Everything for the contact center, too.

Our end-to-end collections suite begins with Interaction Collector on the desktop and continues thru our all-in-one contact center capabilities.

- **Dialer with patented staging algorithm** predicts agent availability with extreme accuracy to reduce agent idle time while unparalleled call analysis drives agent utilization.
- **Real-time speech analytics** highlight calls that need immediate attention. Key words and phrases are spotted in real time to continually update scores for the caller and collector.
- **Multichannel recording** works for calls, chats, emails and more.

## And there's more...

- **Give stakeholders visibility into operational metrics** with *Web Access*, a secure web portal that offers anytime, anywhere access, while administrator controls the parameters of what they see.
- Track and **manage the entire debt purchase and receivables sales cycle** with *Portfolio Manager*.
- Patented solution **calls consumer mobile phones** without the presence/capacity of an autodialer.

Age	Current	30	60	90	120	150	180
Amount	\$50.00	\$50.00	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00
Times Delinquent	0	0	0	0	0	0	0

Date	User	Action	Result	Comment
8/13/2013 6:17 am	FUSIDM	REC	REC	Equifax FirstSearch Service returned.
8/13/2013 6:17 am	EXG	*****	*****	Home 9999999999 added
8/13/2013 6:17 am	EXG	*****	*****	Home 8888888888 added
8/13/2013 6:17 am	EXG	*****	*****	Home 7777777777 added

Interaction Collector Operator Console: account landing page

## Integration is a snap.

Support seamless integration to everything a collections organization needs.

## From dialer to the desktop

Pre-built integration to Interaction Dialer enables screen-pop, as well as single-entry disposition and notes for great agent efficiency. Cross-campaign real-time account updates maintain compliance and improve the integrity of multi-day scheduled callbacks and account status.

## From dial-tone to data providers

With Customer Interaction Center (CIC), choose from ACD, IP PBX (with presence insight), IVR, multichannel dialing, call and screen recording, real-time speech analytics, and more. On the back-end, Collector has pre-built interfaces to numerous data, dialer, letter, and payment vendors for fast and easy deployments.

## From chat to callback

Deploy new channels as needed – SMS, chat, email. It's as easy as a click.

## Choose in the cloud or on premises.

Offered as cloud or on-premises, Collector's open architecture and ease of customization provide a clear competitive advantage.

# INTERACTIVE INTELLIGENCE®

Interactive Intelligence provides contact center and collections solutions to credit grantors and their agencies for auto finance, banking, mortgage, credit card, utilities, healthcare, telecommunications, and service providers. Offered via the cloud or on-premises, the receivables solutions from Interactive Intelligence enable collections organizations to accelerate key recovery functions, process critical receivables data more efficiently, and stay in compliance. In fact, more than 200 organizations throughout the collections industry now use our solutions for those very reasons.

At Interactive Intelligence, it's what we do.

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**Interactive Intelligence**  
7800 Belfort Parkway, Suite 100  
Jacksonville, FL 32256  
+ 1 904 680 7100 voice  
+ 1 866 396 2599 toll free

**World Headquarters**  
7601 Interactive Way  
Indianapolis, IN 46278 USA  
+ 1 317 872 3000 voice and fax

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# Cloud Capacity Provisioning

*Burstability across Applications,  
Platform & Network*



**Private VoIP Cloud™ Strategic Briefing Series**

## Executive Summary

Contact center technology vendors, especially during the cloud wave, often only describe general product benefits. They pitch their ability to make customers more “flexible.” But what does flexibility really mean to the call center? Buyers should demand discussions about how technology generally, and the cloud specifically, can solve historic contact center constraints.

One example is provisioning the right amount of capacity at any given time because of call volume fluctuations. Consider seasonal changes in retail or financial services where December peak volumes far outweigh volumes of the low summer months. Seasonality is hardly the only capacity provisioning dilemma that contact centers face. Inbound and outbound centers experience daily or hourly fluctuations based on their campaigns and other factors beyond their control.

Site-premised hardware fails to address this in a quick, cost efficient manner. Adding hardware capacity has a long lead time of six to nine months under the best of circumstances, even if budget considerations are not a factor (which they almost always are). The effort and complexity of installation is tremendous, and once added, hardware capacity is much more difficult to remove.

Cloud Capacity Provisioning solves this through “end-to-end” real-time bursting which means the solution is elastic enough to scale dynamically up and down the technology stack (the application, platform and network levels). Only by burstable at all layers can the cloud allow contact centers to take the worry out of capacity planning.

## Electricity & Indiana Jones

In the 2003 *Harvard Business Review* article “IT Doesn’t Matter,” Nicholas Carr notes that at the turn of the 20<sup>th</sup> century manufacturers used on-site generators and staff to manage electrical capacity. Today’s contact centers are saved from electrical worries (except for business continuity). Power is plug and play — an on-demand service as simple as flipping a light switch.

Capacity provisioning is another matter. In the hardware model, adding capacity requires calling at a minimum three different vendors to provision at the application, platform and network levels. This solution is hardly on demand. And while vendors would be happy to sell more capacity, once installed it’s very difficult to scale back.

In a way, call centers face a dilemma similar to Indiana Jones in the beginning of *Raiders of the Lost Ark* when he tried to guess how much to fill a bag of sand in order to take a golden idol. Capacity planning is a difficult balance between too much or too little. Jones guessed wrong and was chased by a giant rock.

Contact centers weigh whether to provision capacity at peak call volumes, and thus overpay the rest of the year when they have too much. Or, they risk provisioning too little capacity, which leads to lost productivity and idle agents or lost sales and frustrated consumers when calls are ultimately dropped because the one or more elements of the stack fail to handle the volume.

Site-premised capacity provisioning, like the weight of the idol, is fixed. It cannot scale easily, and certainly not on-demand. A contact center is dynamic. Volume requirements are dynamic. Solving agent productivity and volume fluctuations will require a solution that is as dynamic.

Can the cloud deliver the capacity light switch?

## Seasonality: The Retail Example

Retail is a great example of contact center seasonality, because call volumes are extremely high during peak holiday shopping.

Seasonal volume fluctuations (see Fig 1) create capacity planning dilemmas. The choice with fixed hardware has been to overpay for year-round capacity to address peak months. Buyers make a *Sophie's Choice* to under-provision, lose sales and frustrate customers or over-provision and waste resources.

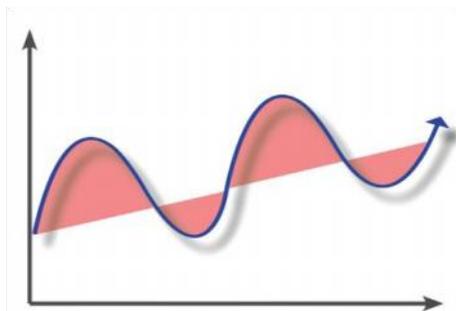


Fig 1. Seasonal volume fluctuations

Many retail centers elect to provision for their peaks to better serve customers. The price of this choice is higher fixed and operating costs.

Consider the example of a large e-retailer. With more than 5,000 agents, it requires the ability to burst to 18 million minutes per month in peak December. However, the next two highest months (November and January) are much lower at 10 million minutes/month and slow summer months generate three times less volume than the peak.

By provisioning capacity for their peak (Fig 2) this firm easily spends \$552,000 (telephony and seat licenses) each month on capacity they need only one month out of the year.

	Hardware Cost Excluding Inbound Telco	Private VoIP Cloud Excluding Telco
<b>Highest Monthly Minutes of Use:</b>	18,351,708	18,351,708
Number of Licenses	5,205	5,205
<b>Telco Infrastructure or IP/MPLS:</b>		
Inbound Line Charges at \$9 per line	\$ 51,530	\$ -
IP MPLS Circuit Cost	\$ -	\$ 10,000
<b>Total Telco Infrastructure</b>	<b>\$ 51,530</b>	<b>\$ 10,000</b>
<b>Premise Solution Monthly (1.1:1 Line/License)</b>		
Depreciation Based on Initial Cost	\$ -	\$ -
Advanced Features	\$ -	\$ -
IVR Capabilities	\$ -	\$ -
Skills Based Routing Capability	\$ -	\$ -
Monthly License and Service Cost	\$ 454,651	\$0.016 \$ 293,627
<b>Total Telco &amp; Licensing Cost</b>	<b>\$ 454,651</b>	<b>\$ 293,627</b>
<b>Call Recording Services</b>		
License & Server Cost (\$100/user/yea)	\$ 43,375	\$ -
<b>Support Services (20/month)</b>		
Service Calls/Training/Calling Capabilities at ~2 Hours per Support Call at \$25 per Hour	\$ 1,000	\$ -
<b>IVR Script (10/month)</b>		
Script Changes per Month at \$150 per Change	\$ 1,500	\$ -
<b>Grand Total Costs</b>	<b>\$ 552,056</b>	<b>\$ 303,627</b>
Number of Minutes	18,351,708	18,351,708
<b>Total Cost per minute</b>	<b>\$ 0.030</b>	<b>\$ 0.017</b>
<b>Total Cost per License</b>	<b>\$ 106</b>	<b>\$ 58</b>

Fig 2. Retail example at peak capacity

Although the e-retailer still overpays even during peak month (because the Private VoIP Cloud™ carries no maintenance charges), the cost overruns are much greater (by a factor of five) during slow months when the excess capacity goes unused (see Fig 3).

On an annual basis, this 5,200 seat center pays more than \$6.2 million on lines and hardware maintenance for fixed, largely unused capacity compared to \$1.7 million with a solution that supports fully on-demand Cloud Capacity Provisioning that bursts at the application, infrastructure and network layers.

	Premise Based Cost Excluding Inbound Telco	LiveVox VOIP Cost Excluding Inbound Telco
<b>Lowest Monthly Minutes of Use:</b>	6,243,884	6,243,884
Number of Licenses	5,205	5,205
<b>Telco Infrastructure or IP MPLS Implementation:</b>		
Inbound Line Charges at \$9 per line	\$ 51,530	\$ -
IP MPLS Circuit Cost	\$ -	\$ 10,000
<b>Total Telco Infrastructure</b>	<b>\$ 51,530</b>	<b>\$ 10,000</b>
<b>Premise Solution Monthly (1.1:1 Line/License)</b>		
Depreciation Based on Initial Cost	\$ -	\$ -
Advanced Features	\$ -	\$ -
IVR Capabilities	\$ -	\$ -
Skills Based Routing Capability	\$ -	\$ -
Monthly License and Service Cost	\$ 454,651	\$ 99,902
<b>Total Telco &amp; Licensing Cost</b>	<b>\$ 454,651</b>	<b>\$ 99,902</b>
<b>Call Recording Services</b>		
License + Server Cost (\$100/user/year)	\$ 43,375	\$ -
<b>Support Services (20/month)</b>		
Service Calls/Training/Calling Capabilities at ~2 Hours per Support Call at \$25 per Hour	\$ 1,000	\$ -
<b>IVR Script (10/month)</b>		
Script Changes per Month at \$150 per Change	\$ 1,500	\$ -
<b>Grand Total Costs</b>	<b>\$ 552,056</b>	<b>\$ 109,902</b>
Number of Minutes	6,243,884	6,243,884
<b>Total Cost per minute</b>	<b>\$ 0.088</b>	<b>\$ 0.018</b>
<b>Total Cost per License</b>	<b>\$ 106</b>	<b>\$ 21</b>

Fig 3. Retail example and the cost of excess capacity.

## Project Specific Bursting & Agent Productivity

Seasonal volume fluctuations are not the only conditions where fixed hardware capacity fails to address the dynamic, elastic needs of contact centers.

Consider the variability of contact rates among different contact lists. Typically hardware dialers are provisioned between 2:1 or 3:1 line-per-agent ratios. Even supposed “cloud” vendors cap capacity because their solutions are not burstable.

LiveVox studies demonstrate that contact centers need 7 lines per agent on average for outbound campaigns to maximize agent-talk-time ratios (60% talk time, 20% wrap-up, and 20% in ready mode). Averages also show the difficulty in pinpointing exact contact center needs, because sometimes outbound campaigns may require only a 1:1 or 2:1 line-to-agent ratio, and sometimes more than 20:1.

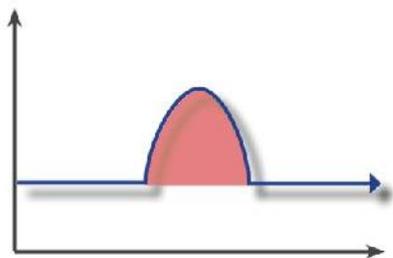


Fig 4. Project Specific Capacity

Project-specific elasticity is crucial because it speaks to the hour-by-hour, project-by-project capacity requirements faced by today’s contact centers (see Fig 4).

In this instance, contact centers risk lost productivity because agents sit idle when they lack the outbound capacity needed to reach consumers.

Capacity bursts could also be the result of unforeseeable events for inbound centers such as a utility contact center serving a region that is hit by an outage.

Fixed capacity also fails to address the problem of intermittent projects (see Fig 5) such as call volume driven by periodic advertising campaigns or capacity requirements to efficiently manage rapid growth (see Fig 6) like a major consumer technology product launch.

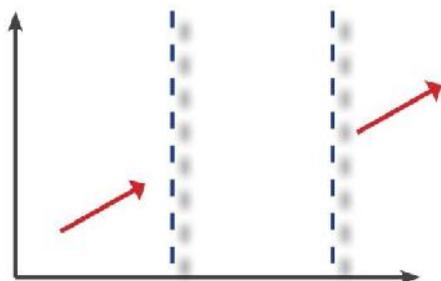


Fig 5. Capacity for Intermittent Projects

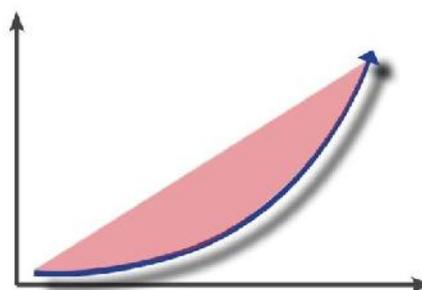


Fig 6. Capacity for Rapid Growth

## Cloud Capacity Provisioning: Burstable at all Levels of the Stack

The need for dynamic capacity is well documented. No hardware model can provide real-time, end-to-bursting to keep up with changing capacity requirements. The question is then, can the cloud?

Beware hosted applications masquerading as cloud. Vendors offering hosted, ASP-type solutions labeled as “cloud” remain limited by legacy call center technology constraints. They certainly cannot dynamically burst the stack and also rely on the limitations of site-premised switching (See *LiveVox Strategic Briefing Paper on Cloud-Based Switching* [here](#)).

LiveVox, the patent holder for the fully burstable Private VoIP Cloud™, simplifies contact center capacity planning through Cloud Capacity Provisioning. By moving the technology stack (the applications, platform and network) to the cloud, the solution is burstable at all levels in real time.

LiveVox accomplishes this through the following:

- Carrier backbone IP connections (no T1s/DS3s needed)
- Peering with all major carriers for inbound/outbound terminations
- Dynamic failover to distribute traffic in the event of a failure or capacity bursting needs
- Fault tolerance & scale through pooling identical network building blocks & load balancing
- Bandwidth in Gigabyte Ethernet step function
- Call processing capacity in 2,000-port increments per blade

The result is ongoing cost efficiency by matching costs of capacity to usage as well as maximizing agent productivity by reducing agent downtime.

## Conclusion

There are clear, specific and material features inherent in true cloud products. Cloud Capacity Provisioning and Cloud Switching are two of them. Buyers need to push vendors to show how their “cloud” solutions address specific, longstanding contact center problems like capacity planning and seasonal or project-specific call volume changes.

Buyers should be asking vendors questions such as:

1. How burstable is your capacity?
2. How quickly can you scale capacity to meet my current and future needs?
3. What in your underlying architecture enables your solution to scale simultaneously at the application, platform and network layer?
4. What are the cost implications of bursting?

No premised hardware can provide “end-to-end” bursting. This model typically requires separate vendors for each piece of the stack. LiveVox moves dynamic capacity provisioning to the cloud. Cloud Capacity Provisioning simplifies capacity planning and enables contact centers to manage issues such as seasonality, project-specific capacity requirements, rapid growth modes and intermittent projects. It also enables contact centers to match formerly fixed costs (infrastructure and hardware maintenance) with usage, improving cost efficiency without sacrificing agent productivity.

Contact centers are dynamic. It is time for their technology to demonstrate the same.

**About LiveVox:** LiveVox is the provider of the Private VoIP Cloud™ with integrated contact center applications. The patented, PCI-certified LiveVox platform utilizes a burstable, redundant IP/MPLS mesh to deliver cloud-based switching and highly scalable contact center applications such ACD, predictive dialer, IVR, call recording and business analytics. LiveVox is headquartered in San Francisco. For more information, visit [www.livevox.com](http://www.livevox.com) or call (866) 723-9067.

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# *Enterprise Cloud Contact Platform For A Changing Business Environment*



**FLEXIBILITY**

**EFFICIENCY**

**SPEED**

**COMPLIANCE**

**CONTROL**

# LiveVox Takes A New Approach To Enterprise Contact Center Technology



LiveVox delivers the power of Cloud technology to enterprise contact centers. Built on a foundation of cloud-switching, LiveVox eliminates the complexity and restrictions inherent in on-premise technology.

For multi-site, multi-sourced contact centers, this provides the ability to rapidly configure, integrate and unify global resources and applications without large capital expenditures, delayed timelines or costly resources.

## Impact of LiveVox on Operations

- Reduce capital expenses up to **90%**
- Shrink deployment timeframes up to **95%**
- Eliminate integration times by up to **80%**
- Cut abandoned calls up to **80%**
- Increase agent talk-time up to **30%-50%**
- Simplify compliance, security, and reliability



“ LiveVox provides us with a level of speed-to-market that was nearly impossible to achieve with premised networks - at least not without massive costs and time.

Staying competitive in today's environment has become a much easier task to accomplish with LiveVox. ”

-CLIENT

## STRATEGIC BENEFITS

- Eliminate capital expenditures, professional services, and maintenance costs
- Fully burstable line, agent & campaign configurations across all applications and locations
- On-demand agent, campaign and call center configurations regardless of location
- Unify cross-site resources without sacrificing consumer/agent experience or control
- Quickly consolidate and standardize multiple sites, operations and processes
- Rapidly adopt leading edge applications, including compliance
- Simplify security and redundancy requirements
- Alleviate stress on internal IT resources
- Leverage dedicated account teams and analysts



(866) 723-9607  
info@livevox.com  
450 Sansome Street, Suite 900  
San Francisco, CA 94111



# CLOUD PLATFORM

---

## GUI Application Creation

- Unlimited hardware-free capacity acquisitions
- Custom data integration and screen pops
- On demand IVR and reporting

## Security & Redundancy

- Class A Data Center; 3rd party-PCI certified
- Integrated with IP PBXs and carrier MPLS
- Burstable capacity; WAN on demand

## Integrated Applications

- Fully integrated voice/data across applications
- Faster deployments; more flexible campaigns
- Enterprise blending and routing simplified

## Multi-Site Deployment

- Web-based deployment, routing & controls
- Multi-source workgroups on demand
- Sub-second “warm” transfers globally

# CORE APPLICATIONS

---



- On-Demand
- Rapid Deployment
- Campaign Flexibility
- Centralized Control

## Predictive Dialer

- Pacing scales to meet talk time goals
- Unlimited manager and agent stations
- Web-based strategy and management

## ACD/PBX

- Global visibility, reporting and control
- Simplified global skills-based routing
- Sub-second screen pops and transfer

## IVR

- Outbound and inbound IVR on demand
- IVR configuration manager
- Rapid script changes

## CRM

- Account penetration and analytics
- Best time to call analytics and targets
- Integration with existing databases

## Call Recording

- 100% recordings (manual, inbound, outbound & transfers)
- Dynamic search and retrieval
- Simplified audio analytics integration

## Agent Work Flow

- Simplified and dynamic editing
- Fully integrated and configurable
- Intelligent refresh, logic, and branch

## Compliance Management

- Dynamic DNC and allowed hours
- Customizable dialing/penetration rules
- Human intervention for cell phones

## Service

- 24/7 support at no cost
- Dedicated client teams
- Contact center and industry experts

# EXHIBIT 6: COLLECTION LETTERS

See Sample Letters on following pages.

Dept. 111181  
PO Box 1259  
Oaks, PA 19456



545 W. Inman Street  
Cleveland, TN 37311  
(423) 472-4600 (800) 776-4600

**ACCOUNT IDENTIFICATION**

---

PAUL PATIENT  
123 ANY STREET  
ANYTOWN, USA 00000-0000



Creditor : KAISER PERMANENTE  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

Your account has been placed with our company by the creditor noted above with instructions to proceed with collections. If paid in full to this office, all collection activity will be stopped.

Please refer to your file number when calling.

**Important Notice:** Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.

KAISER PERMANENTE has instructed our company to report this account to the credit reporting depositories if the account is not resolved. We will not submit this account to the credit reporting depositories at least until the expiration of the time period described above.

Our office may use automated telephone dialing equipment to assist you. If you do not wish to receive an automated call, please notify our office.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

**See reverse side for important information.**

You may now pay online by going to [NRS.Solvemydebt.com](http://NRS.Solvemydebt.com). You will be asked for your account number, which is 000000000 and the password is 000000.

Detach and Return with Payment

---

**ACCOUNT IDENTIFICATION**

---

Creditor : KAISER PERMANENTE  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

Enclosing this notice with your payment will expedite credit to your account

NATIONWIDE RECOVERY SERVICE  
PO BOX 8005  
CLEVELAND, TN 37320-8005



Colorado:FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Gallup Communications, 3501 S. Shields St., Fort Collins, CO 80526, (970) 229-1960. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Tennessee: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance, Nashville, TN.

Massachusetts: NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you proved written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

Minnesota: This collection agency is licensed by the Minnesota Department of Commerce.

New York City: New York City Department of Consumer Affairs license number 1248949.

California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 am or after 9:00 pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

North Carolina: North Carolina Department of Insurance permit number 4481 (Cleveland, TN).

Nevada: For hospital collections (a) if the debtor pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: (1) An acknowledgment of the debt by the debtor; and (2) A waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt; and (b) If the debtor does not understand or has questions concerning his legal rights or obligations relating to the debt, the debtor should seek legal advice. (3) As used in this section, "hospital" has the meaning ascribed to it in NRS 449.012.N.V.A.B.127 (Sec. 6 (2-3)) (2007).

Nevada law requires that we inform you that a processing fee may be charged for using the [nrs.solvemydebt.com](http://nrs.solvemydebt.com) service to pay your account.

#### Hours of Operation

#### Cleveland, TN

Monday - Thursday 8:00am - 9:00pm, Friday 8:00am - 5:00pm, Saturday 8:00am - 12:00pm, Eastern

Dept. 111181  
PO Box 1259  
Oaks, PA 19456



545 W. Inman Street  
Cleveland, TN 37311  
(423) 472-4600 (800) 776-4600

**ACCOUNT IDENTIFICATION**

---

PAUL PATIENT  
123 ANY STREET  
ANYTOWN, USA 00000-0000



Creditor : GRADY MEMORIAL HOSPITAL CORP.  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

Your account has been placed with our company by the creditor noted above with instructions to proceed with collections. If paid in full to this office, all collection activity will be stopped.

Please refer to your file number when calling.

Our office may use automated telephone dialing equipment to assist you. If you do not wish to receive an automated call, please notify our office.

**Important Notice:** Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

**See reverse side for important information.**

You may now pay online by going to [NRS.Solvemydebt.com](http://NRS.Solvemydebt.com). You will be asked for your account number, which is 000000000 and the password is 000000.

Detach and Return with Payment

---

**ACCOUNT IDENTIFICATION**

---

Creditor : GRADY MEMORIAL HOSPITAL CORP.  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

Enclosing this notice with your payment will expedite credit to your account

NATIONWIDE RECOVERY SERVICE  
PO BOX 8005  
CLEVELAND, TN 37320-8005



Colorado:FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Gallup Communications, 3501 S. Shields St., Fort Collins, CO 80526, (970) 229-1960. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

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Minnesota: This collection agency is licensed by the Minnesota Department of Commerce.

New York City: New York City Department of Consumer Affairs license number 1248949.

California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 am or after 9:00 pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

North Carolina: North Carolina Department of Insurance permit number 4481 (Cleveland, TN).

Nevada: For hospital collections (a) if the debtor pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: (1) An acknowledgment of the debt by the debtor; and (2) A waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt; and (b) If the debtor does not understand or has questions concerning his legal rights or obligations relating to the debt, the debtor should seek legal advice. (3) As used in this section, "hospital" has the meaning ascribed to it in NRS 449.012.N.V.A.B.127 (Sec. 6 (2-3)) (2007).

Nevada law requires that we inform you that a processing fee may be charged for using the [nrs.solveyourdebt.com](http://nrs.solveyourdebt.com) service to pay your account.

#### Hours of Operation

#### Cleveland, TN

Monday - Thursday 8:00am - 9:00pm, Friday 8:00am - 5:00pm, Saturday 8:00am - 12:00pm, Eastern

Dept. 111181  
PO Box 1259  
Oaks, PA 19456



545 W. Inman Street  
Cleveland, TN 37311  
(423) 472-4600 (800) 776-4600

**ACCOUNT IDENTIFICATION**

---

PAUL PATIENT  
123 ANY STREET  
ANYTOWN, USA 00000-0000



Creditor : LOVELACE REG HOSPITAL-ROSWELL  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

We have either contacted you, or attempted to do so, regarding the outstanding balance on your account referenced above. As indicated in our previous letter, your obligation, which was originally with LOVELACE REG HOSPITAL-ROSWELL, has been transferred to Nationwide Recovery Service for immediate collection.

We have not received payment on this past due account.

You must remit payment in full to our address shown above. If you are unable to pay in full, please call our office to discuss your account and to assist you in reaching a positive resolution.

Please refer to your file number when calling.

This communication is from a debt collector. This is an attempt to collect a debt and any information will be used for that purpose.

**See reverse side for important information.**

You may now pay online by going to [NRS.Solvemydebt.com](http://NRS.Solvemydebt.com). You will be asked for your account number, which is 000000000 and the password is 000000.

Detach and Return with Payment

---

**ACCOUNT IDENTIFICATION**

---

Creditor : LOVELACE REG HOSPITAL-ROSWELL  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

Enclosing this notice with your payment will expedite credit to your account

NATIONWIDE RECOVERY SERVICE  
PO BOX 8005  
CLEVELAND, TN 37320-8005



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Minnesota: This collection agency is licensed by the Minnesota Department of Commerce.

New York City: New York City Department of Consumer Affairs license number 1248949.

California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 am or after 9:00 pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

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Dept. 111181  
PO Box 1259  
Oaks, PA 19456



545 W. Inman Street  
Cleveland, TN 37311  
(423) 472-4600 (800) 776-4600

**ACCOUNT IDENTIFICATION**

---

PAUL PATIENT  
123 ANY STREET  
ANYTOWN, USA 00000-0000



Creditor : SELECT PHYSICAL THERAPY  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

You have broken your promise to pay.

As of today, your payment has not been received. Please contact our office upon receipt of this letter or we will assume you do not intend to pay.

I have advanced your file to give you an opportunity to call or mail the promised amount to our office.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

**See reverse side for important information.**

You may now pay online by going to [NRS.Solvemydebt.com](http://NRS.Solvemydebt.com). You will be asked for your account number, which is 000000000 and the password is 000000.

Detach and Return with Payment

---

**ACCOUNT IDENTIFICATION**

---

Creditor : SELECT PHYSICAL THERAPY  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

Enclosing this notice with your payment will expedite credit to your account

NATIONWIDE RECOVERY SERVICE  
PO BOX 8005  
CLEVELAND, TN 37320-8005



Colorado:FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Gallup Communications, 3501 S. Shields St., Fort Collins, CO 80526, (970) 229-1960. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

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New York City: New York City Department of Consumer Affairs license number 1248949.

California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 am or after 9:00 pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

North Carolina: North Carolina Department of Insurance permit number 4481 (Cleveland, TN).

Nevada: For hospital collections (a) if the debtor pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: (1) An acknowledgment of the debt by the debtor; and (2) A waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt; and (b) If the debtor does not understand or has questions concerning his legal rights or obligations relating to the debt, the debtor should seek legal advice. (3) As used in this section, "hospital" has the meaning ascribed to it in NRS 449.012.N.V.A.B.127 (Sec. 6 (2-3)) (2007).

Nevada law requires that we inform you that a processing fee may be charged for using the [nrs.solvemydebt.com](http://nrs.solvemydebt.com) service to pay your account.

#### Hours of Operation

#### Cleveland, TN

Monday - Thursday 8:00am - 9:00pm, Friday 8:00am - 5:00pm, Saturday 8:00am - 12:00pm, Eastern

Dept. 111181  
PO Box 1259  
Oaks, PA 19456



545 W. Inman Street  
Cleveland, TN 37311  
(423) 472-4600 (800) 776-4600

**ACCOUNT IDENTIFICATION**

---

PAUL PATIENT  
123 ANY STREET  
ANYTOWN, USA 00000-0000



Creditor : MURRAY MEDICAL CENTER INC.  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

**REMINDER OF YOUR AGREEMENT TO PAY**

This is to remind you that you agreed to pay \$200.00 on 01/13/13 towards your above referenced account.

We will expect to receive the promised amount of \$200.00 in the mail that morning or for you to bring it to the payment window before 5:00pm.

A late or missed payment may result in the entire balance being due in full with no further arrangements being set.

Please include your file number on your check or money order.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

**See reverse side for important information.**

You may now pay online by going to [NRS.Solvemydebt.com](http://NRS.Solvemydebt.com). You will be asked for your account number, which is 000000000 and the password is 000000.

Detach and Return with Payment

---

**ACCOUNT IDENTIFICATION**

---

Creditor : MURRAY MEDICAL CENTER INC.  
File# : 00000000  
Reference : 00000 000000  
Service For : PATIENT, PAUL  
Total Due : \$000.00  
Date : 01/02/13

Enclosing this notice with your payment will expedite credit to your account

NATIONWIDE RECOVERY SERVICE  
PO BOX 8005  
CLEVELAND, TN 37320-8005



Colorado:FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA). Gallup Communications, 3501 S. Shields St., Fort Collins, CO 80526, (970) 229-1960. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Tennessee: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance, Nashville, TN.

Massachusetts: NOTICE OF IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you proved written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

Minnesota: This collection agency is licensed by the Minnesota Department of Commerce.

New York City: New York City Department of Consumer Affairs license number 1248949.

California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 am or after 9:00 pm. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

North Carolina: North Carolina Department of Insurance permit number 4481 (Cleveland, TN).

Nevada: For hospital collections (a) if the debtor pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: (1) An acknowledgment of the debt by the debtor; and (2) A waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt; and (b) If the debtor does not understand or has questions concerning his legal rights or obligations relating to the debt, the debtor should seek legal advice. (3) As used in this section, "hospital" has the meaning ascribed to it in NRS 449.012.N.V.A.B.127 (Sec. 6 (2-3)) (2007).

Nevada law requires that we inform you that a processing fee may be charged for using the [nrs.solveyourdebt.com](http://nrs.solveyourdebt.com) service to pay your account.

#### Hours of Operation

#### Cleveland, TN

Monday - Thursday 8:00am - 9:00pm, Friday 8:00am - 5:00pm, Saturday 8:00am - 12:00pm, Eastern

# EXHIBIT 7: SAMPLE REPORTS

See Sample Reports on following pages.

**Regression Analysis**  
for Nationwide Recovery Service - City of Chattanooga (Water ALL)  
Period Ending December 31, 2015

Month	Accounts	Gross	Returns	Net	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Totals
Jan 2015	1	\$443	\$0	\$443					\$0 0.00%		\$0 0.00%	\$686 154.97%					\$686 154.97%
Feb 2015																	\$0
Mar 2015	3,324	\$681,581	\$11,096	\$670,485			\$42,328 6.31%	\$96,005 14.32%	\$42,108 6.28%	\$20,529 3.06%	\$8,605 1.28%	\$8,349 1.25%	\$16,744 2.50%	\$8,340 1.24%	\$2,472 0.37%	\$7,725 1.15%	\$253,204 37.76%
Apr 2015	41	\$23,632	\$0	\$23,632				\$1,556 6.58%	\$772 3.27%	\$200 0.85%	\$10,658 45.10%	\$1,122 4.75%	\$150 0.63%	\$133 0.56%	\$0 0.00%	\$0 0.00%	\$14,590 61.74%
May 2015																	\$0
Jun 2015																	\$0
Jul 2015																	\$0
Aug 2015																	\$0
Sep 2015																	\$0
Oct 2015																	\$0
Nov 2015																	\$0
Dec 2015																	\$0
<b>Totals</b>	<b>3,366</b>	<b>\$705,656</b>	<b>\$11,096</b>	<b>\$694,560</b>	<b>\$0 0.00%</b>	<b>\$0 0.00%</b>	<b>\$42,328 6.09%</b>	<b>\$97,560 14.05%</b>	<b>\$42,880 6.17%</b>	<b>\$20,729 2.98%</b>	<b>\$19,263 2.77%</b>	<b>\$10,158 1.46%</b>	<b>\$16,894 2.43%</b>	<b>\$8,473 1.22%</b>	<b>\$2,472 0.36%</b>	<b>\$7,725 1.11%</b>	<b>\$268,483 38.66%</b>

Annual Summary

Month	Accounts	Gross	Returns	Net	PRIOR	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Totals
PRIOR	10,421	\$1,560,541	\$85,387	\$1,475,154	\$998,223 67.67%	\$10,823 0.73%	\$5,048 0.34%	\$9,042 0.61%	\$15,611 1.06%	\$14,261 0.97%	\$8,488 0.58%	\$10,546 0.71%	\$4,942 0.34%	\$3,885 0.26%	\$5,580 0.38%	\$1,509 0.10%	\$3,265 0.22%	\$1,091,224 73.97%
2013	3,521	\$728,207	\$16,498	\$711,709	\$416,854 58.57%	\$6,145 0.86%	\$3,190 0.45%	\$9,153 1.29%	\$12,915 1.81%	\$7,501 1.05%	\$6,426 0.90%	\$7,401 1.04%	\$2,457 0.35%	\$2,498 0.35%	\$4,394 0.62%	\$2,742 0.39%	\$637 0.09%	\$482,313 67.77%
2014	3,479	\$697,935	\$4,030	\$693,905	\$284,001 40.93%	\$12,563 1.81%	\$5,969 0.86%	\$14,094 2.03%	\$17,940 2.59%	\$12,204 1.76%	\$7,665 1.10%	\$18,377 2.65%	\$5,209 0.75%	\$4,012 0.58%	\$6,729 0.97%	\$3,462 0.50%	\$3,453 0.50%	\$395,678 57.02%
2015	3,366	\$705,656	\$11,096	\$694,560	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$42,328 6.09%	\$97,560 14.05%	\$42,880 6.17%	\$20,729 2.98%	\$19,263 2.77%	\$10,157 1.46%	\$16,894 2.43%	\$8,473 1.22%	\$2,472 0.36%	\$7,725 1.11%	\$268,481 38.65%
<b>Totals</b>	<b>20,787</b>	<b>\$3,692,339</b>	<b>\$117,011</b>	<b>\$3,575,329</b>	<b>\$1,699,079 47.52%</b>	<b>\$29,531 0.83%</b>	<b>\$14,207 0.40%</b>	<b>\$74,616 2.09%</b>	<b>\$144,026 4.03%</b>	<b>\$76,845 2.15%</b>	<b>\$43,308 1.21%</b>	<b>\$55,587 1.55%</b>	<b>\$22,764 0.64%</b>	<b>\$27,290 0.76%</b>	<b>\$25,176 0.70%</b>	<b>\$10,184 0.28%</b>	<b>\$15,081 0.42%</b>	<b>\$2,237,695 62.59%</b>



**Placement and Performance Analysis**  
 for Nationwide Recovery Service - City of Chattanooga (Water ALL)  
 Period Ending December 31, 2015

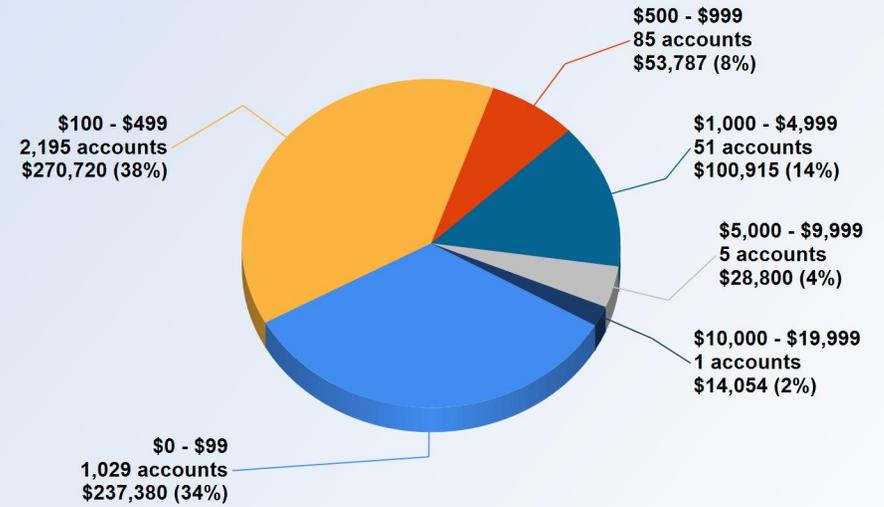
Placement Date	Placements				Collections				Agency (Closed & Returned)			Remaining Active		
	Accounts	Amount	Average	Avg Age	Current	To Date	Percent of Placement	Adjs	Accounts	Amount	Percent of Placement	Accounts	Amount	Percent of Placement
<b>PRIOR</b>	17,421	\$2,986,683	\$171	547	\$7,356	\$1,969,215	65.93%	(\$374,810)	308	\$105,915	3.55%	8,835	\$1,585,620	53.09%
Jan 2015	1	\$443	\$443	1,856	\$0	\$686	154.97%	\$417	0	\$0		0	\$0	
Feb 2015														
Mar 2015	3,324	\$681,581	\$205	443	\$7,725	\$253,204	37.15%	(\$36,892)	37	\$11,096	1.63%	2,290	\$527,646	77.42%
Apr 2015	41	\$23,632	\$576	456	\$0	\$14,590	61.74%	(\$1,172)	0	\$0		31	\$12,772	54.04%
May 2015														
Jun 2015														
Jul 2015														
Aug 2015														
Sep 2015														
Oct 2015														
Nov 2015														
Dec 2015														
<b>Totals</b>	<b>20,787</b>	<b>\$3,692,339</b>	<b>\$178</b>	<b>530</b>	<b>\$15,081</b>	<b>\$2,237,695</b>	<b>60.60%</b>	<b>(\$412,457)</b>	<b>345</b>	<b>\$117,011</b>	<b>3.17%</b>	<b>11,156</b>	<b>\$2,126,038</b>	<b>57.58%</b>



**Referral Summary**  
for Nationwide Recovery Service - City of Chattanooga (Water ALL)  
Period Ending December 31, 2015

**Current Month**  
Total Accounts Referred: 0  
Total Amount Referred: \$0

**Last 12 Months**  
Total Accounts Referred: 3,366  
Total Amount Referred: \$705,656



**Regression Analysis**  
for Nationwide Recovery Service - City of Chattanooga (Water Primes)  
Period Ending December 31, 2015

Month	Accounts	Gross	Returns	Net	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Totals
Jan 2015	1	\$443	\$0	\$443					\$0 0.00%		\$0 0.00%	\$686 154.97%					\$686 154.97%
Feb 2015																	\$0 -
Mar 2015	3,324	\$681,581	\$11,096	\$670,485			\$42,328 6.31%	\$96,005 14.32%	\$42,108 6.28%	\$20,529 3.06%	\$8,605 1.28%	\$8,349 1.25%	\$16,744 2.50%	\$8,340 1.24%	\$2,472 0.37%	\$7,725 1.15%	\$253,204 37.76%
Apr 2015	41	\$23,632	\$0	\$23,632				\$1,556 6.58%	\$772 3.27%	\$200 0.85%	\$10,658 45.10%	\$1,122 4.75%	\$150 0.63%	\$133 0.56%	\$0 0.00%	\$0 0.00%	\$14,590 61.74%
May 2015																	\$0 -
Jun 2015																	\$0 -
Jul 2015																	\$0 -
Aug 2015																	\$0 -
Sep 2015																	\$0 -
Oct 2015																	\$0 -
Nov 2015																	\$0 -
Dec 2015																	\$0 -
<b>Totals</b>	<b>3,366</b>	<b>\$705,656</b>	<b>\$11,096</b>	<b>\$694,560</b>	<b>\$0 0.00%</b>	<b>\$0 0.00%</b>	<b>\$42,328 6.09%</b>	<b>\$97,560 14.05%</b>	<b>\$42,880 6.17%</b>	<b>\$20,729 2.98%</b>	<b>\$19,263 2.77%</b>	<b>\$10,158 1.46%</b>	<b>\$16,894 2.43%</b>	<b>\$8,473 1.22%</b>	<b>\$2,472 0.36%</b>	<b>\$7,725 1.11%</b>	<b>\$268,483 38.66%</b>

Annual Summary

Month	Accounts	Gross	Returns	Net	PRIOR	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Totals
PRIOR	6,364	\$1,337,780	\$83,016	\$1,254,764	\$855,332 68.17%	\$10,493 0.84%	\$4,914 0.39%	\$8,051 0.64%	\$14,067 1.12%	\$13,342 1.06%	\$6,699 0.53%	\$9,573 0.76%	\$4,694 0.37%	\$3,252 0.26%	\$3,757 0.30%	\$1,241 0.10%	\$2,244 0.18%	\$937,658 74.73%
2013	3,521	\$728,207	\$16,498	\$711,709	\$416,854 58.57%	\$6,145 0.86%	\$3,190 0.45%	\$9,153 1.29%	\$12,915 1.81%	\$7,501 1.05%	\$6,426 0.90%	\$7,401 1.04%	\$2,457 0.35%	\$2,498 0.35%	\$4,394 0.62%	\$2,742 0.39%	\$637 0.09%	\$482,313 67.77%
2014	3,479	\$697,935	\$4,030	\$693,905	\$284,001 40.93%	\$12,563 1.81%	\$5,969 0.86%	\$14,094 2.03%	\$17,940 2.59%	\$12,204 1.76%	\$7,665 1.10%	\$18,377 2.65%	\$5,209 0.75%	\$4,012 0.58%	\$6,729 0.97%	\$3,462 0.50%	\$3,453 0.50%	\$395,678 57.02%
2015	3,366	\$705,656	\$11,096	\$694,560	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$42,328 6.09%	\$97,560 14.05%	\$42,880 6.17%	\$20,729 2.98%	\$19,263 2.77%	\$10,157 1.46%	\$16,894 2.43%	\$8,473 1.22%	\$2,472 0.36%	\$7,725 1.11%	\$268,481 38.65%
<b>Totals</b>	<b>16,730</b>	<b>\$3,469,579</b>	<b>\$114,640</b>	<b>\$3,354,939</b>	<b>\$1,556,187 46.38%</b>	<b>\$29,202 0.87%</b>	<b>\$14,073 0.42%</b>	<b>\$73,625 2.19%</b>	<b>\$142,482 4.25%</b>	<b>\$75,926 2.26%</b>	<b>\$41,520 1.24%</b>	<b>\$54,613 1.63%</b>	<b>\$22,516 0.67%</b>	<b>\$26,656 0.79%</b>	<b>\$23,353 0.70%</b>	<b>\$9,917 0.30%</b>	<b>\$14,059 0.42%</b>	<b>\$2,084,129 62.12%</b>



**Placement and Performance Analysis**  
 for Nationwide Recovery Service - City of Chattanooga (Water Primes)  
 Period Ending December 31, 2015

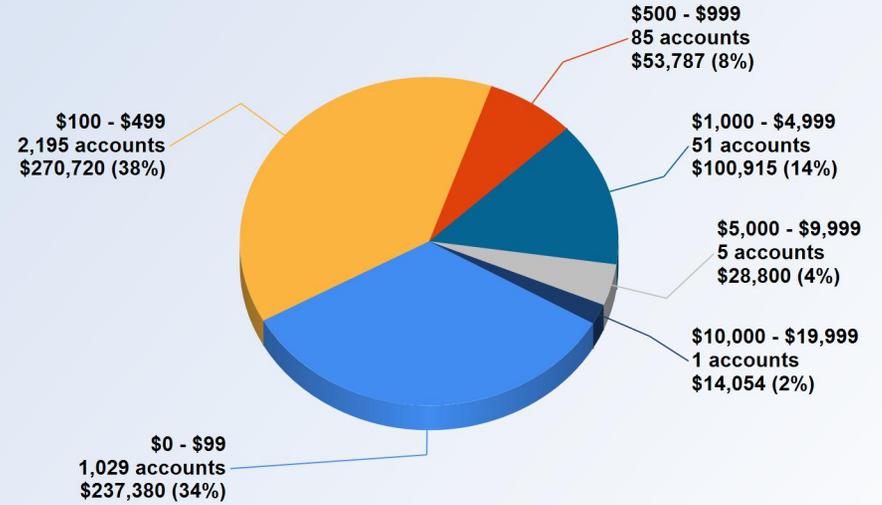
Placement Date	Placements				Collections				Agency (Closed & Returned)			Remaining Active		
	Accounts	Amount	Average	Avg Age	Current	To Date	Percent of Placement	Adjs	Accounts	Amount	Percent of Placement	Accounts	Amount	Percent of Placement
<b>PRIOR</b>	13,364	\$2,763,922	\$207	332	\$6,334	\$1,815,648	65.69%	(\$309,840)	279	\$103,544	3.75%	6,252	\$1,381,449	49.98%
Jan 2015	1	\$443	\$443	1,856	\$0	\$686	154.97%	\$417	0	\$0		0	\$0	
Feb 2015														
Mar 2015	3,324	\$681,581	\$205	443	\$7,725	\$253,204	37.15%	(\$36,892)	37	\$11,096	1.63%	2,290	\$527,646	77.42%
Apr 2015	41	\$23,632	\$576	456	\$0	\$14,590	61.74%	(\$1,172)	0	\$0		31	\$12,772	54.04%
May 2015														
Jun 2015														
Jul 2015														
Aug 2015														
Sep 2015														
Oct 2015														
Nov 2015														
Dec 2015														
<b>Totals</b>	<b>16,730</b>	<b>\$3,469,579</b>	<b>\$207</b>	<b>354</b>	<b>\$14,059</b>	<b>\$2,084,129</b>	<b>60.07%</b>	<b>(\$347,487)</b>	<b>316</b>	<b>\$114,640</b>	<b>3.30%</b>	<b>8,573</b>	<b>\$1,921,867</b>	<b>55.39%</b>



**Referral Summary**  
for Nationwide Recovery Service - City of Chattanooga (Water Primes)  
Period Ending December 31, 2015

**Current Month**  
Total Accounts Referred: 0  
Total Amount Referred: \$0

**Last 12 Months**  
Total Accounts Referred: 3,366  
Total Amount Referred: \$705,656



**Regression Analysis**  
for Nationwide Recovery Service - City of Chattanooga (Water 2nds)  
Period Ending December 31, 2015

Month	Accounts	Gross	Returns	Net	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Totals
Jan 2015																	\$0
Feb 2015																	\$0
Mar 2015																	\$0
Apr 2015																	\$0
May 2015																	\$0
Jun 2015																	\$0
Jul 2015																	\$0
Aug 2015																	\$0
Sep 2015																	\$0
Oct 2015																	\$0
Nov 2015																	\$0
Dec 2015																	\$0
<b>Totals</b>	<b>0</b>	<b>\$0</b>															

Annual Summary

Month	Accounts	Gross	Returns	Net	PRIOR	Jan 2015	Feb 2015	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015	Totals
<b>PRIOR</b>	<b>4,057</b>	<b>\$222,761</b>	<b>\$2,371</b>	<b>\$220,390</b>	\$142,892 64.84%	\$330 0.15%	\$134 0.06%	\$991 0.45%	\$1,544 0.70%	\$919 0.42%	\$1,788 0.81%	\$973 0.44%	\$249 0.11%	\$634 0.29%	\$1,823 0.83%	\$268 0.12%	\$1,022 0.46%	<b>\$153,566</b> <b>69.68%</b>
<b>2013</b>					\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	<b>\$0</b> <b>-</b>
<b>2014</b>					\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	<b>\$0</b> <b>-</b>
<b>2015</b>					\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	\$0 0.00%	<b>\$0</b> <b>-</b>
<b>Totals</b>	<b>4,057</b>	<b>\$222,761</b>	<b>\$2,371</b>	<b>\$220,390</b>	<b>\$142,892</b> <b>64.84%</b>	<b>\$330</b> <b>0.15%</b>	<b>\$134</b> <b>0.06%</b>	<b>\$991</b> <b>0.45%</b>	<b>\$1,544</b> <b>0.70%</b>	<b>\$919</b> <b>0.42%</b>	<b>\$1,788</b> <b>0.81%</b>	<b>\$973</b> <b>0.44%</b>	<b>\$249</b> <b>0.11%</b>	<b>\$634</b> <b>0.29%</b>	<b>\$1,823</b> <b>0.83%</b>	<b>\$268</b> <b>0.12%</b>	<b>\$1,022</b> <b>0.46%</b>	<b>\$153,566</b> <b>69.68%</b>



**Placement and Performance Analysis**  
 for Nationwide Recovery Service - City of Chattanooga (Water 2nds)  
 Period Ending December 31, 2015

Placement Date	Placements				Collections				Agency (Closed & Returned)			Remaining Active		
	Accounts	Amount	Average	Avg Age	Current	To Date	Percent of Placement	Adjs	Accounts	Amount	Percent of Placement	Accounts	Amount	Percent of Placement
<b>PRIOR</b>	4,057	\$222,761	\$55	1,254	\$1,022	\$153,566	68.94%	(\$64,970)	29	\$2,371	1.06%	2,583	\$204,170	91.65%
Jan 2015														
Feb 2015														
Mar 2015														
Apr 2015														
May 2015														
Jun 2015														
Jul 2015														
Aug 2015														
Sep 2015														
Oct 2015														
Nov 2015														
Dec 2015														
<b>Totals</b>	<b>4,057</b>	<b>\$222,761</b>	<b>\$55</b>	<b>1,254</b>	<b>\$1,022</b>	<b>\$153,566</b>	<b>68.94%</b>	<b>(\$64,970)</b>	<b>29</b>	<b>\$2,371</b>	<b>1.06%</b>	<b>2,583</b>	<b>\$204,170</b>	<b>91.65%</b>





## Sample Reports

## Table of Contents

The reports listed are samples of the standard reports available within Latitude<sup>®</sup>. Latitude allows unlimited user-defined report creation utilizing Seagate Crystal Report Software. To view an example of each report, click the icon at the left.



### **ACH Transaction Report**

*Data Entry – PDC Management – Export ACH Transactions*

This report lists all transactions created into the file indicated for processing ACH transactions. Used to verify or enter ACH payments.



### **Activity Report**

*Reports – Internal – Activity Report*

This collector contact analysis report shows, by desk, the number of accounts touched, worked and debtors contacted for a selected date range.



### **Balance Analysis Report**

*Reports – Internal – Balance Analysis by Customer*

This report gives a summary of all accounts by balance. Includes recovery percentage and total dollars placed for each balance range.



### **Bank Account Ledger**

*Invoices – Reports – Bank Transaction Report*

Detailed list of all account transactions including date, amount and type of each item.



### **Batch Performance Report**

*Reports – Statistics Console – Batch Reports*

This report provides a detailed analysis of a specific batch for each client by month. Includes gross and net amounts for placements and recovery percentages for amounts collected. An internal version of the report includes projected percentages with and without PDC's.



### **Case Count Report**

*Reports – Internal – Case Count*

Lists the number of active accounts assigned to each desk for each customer.



### **Clerical Queue Report**

*Reports – Internal – Clerical Queue*

Summary of the number of accounts belonging to each desk that have been 'tagged' for clerical queue work, sorted by date and clerical queue level.



### **Close Notification Report**

*Reports – Customer Reports – Close Notification*

Lists accounts that have completed collection activity and will be returned to your client. Indicates the status and settlement percent obtained.



### **Collections by Customer**

*Reports – Statistics Console – Customer Collections*

This report lists collections and fees for each customer for the date range specified. Reversals may be excluded. Post-dated checks through month end are also provided for projection purposes.

**Collections by Desk***Reports – Statistics Console – Desk Collections*

This report lists collections and fees for each desk for the date range specified. Reversals may be excluded. Post-dated checks through month end are also provided for projection purposes.

**Collections by State Code***Reports – Internal – Collections/Fees by State Code*

Amount of collections and agency fees generated for each state.

**Collector Commissions***Reports – Statistics Console – Collector Commissions*

This report lists collections and collector fees (instead of the agency fee) generated by each collector, based on the collector fee assigned to the customer, for the date range specified. Reversals may be excluded. Post-dated checks through month end are also provided for projection purposes.

**Credit Card Payments (Unprocessed)***Data Entry – PDC Management – Export Paper Drafts*

This report lists payments that have not yet been processed, and lists separately transactions included in the Credit Card Payment export file. Used to check totals and line items prior to processing and/or manually entering credit card payments.

**Credit Card Production Report***Reports – Statistics Console – View - Production Reports*

This report shows pending credit card payments for the date range specified, grouped by desk or customer, then sorted by amount or account ID. Shows the total number of transactions and fees, as well as the total, median and average payment amounts.

**Customer Acknowledgment Report***Reports – Customer Reports – Acknowledgement*

This report is used to verify accounts placed by a client with your agency for collection. Includes your agency's account number, account name, the customer's account number and the balance placed.

**Customer Inventory Summary***Reports – Internal – Customer Inventory Summary*

This report gives an overview of business inventory for the specified customer, including the number of accounts placed, dollars placed, open accounts and dollars open.

**Customer Invoice***Apps - Invoices Program*

Provides your client with a report of all monies collected against the accounts placed with your agency for collections. Payment amounts and your collection fees on are also included. If client is a net customer, the payment less the fee will also be indicated.

**Gross****Net****Customer Status Report***Reports – Customer Reports – Status*

This report is used to provide your customer with the status assigned to each account they have placed for collection. Indicates the date placed, original balance, current balance and assigned desk.

**Custom Queue Report**

*Reports – Internal – Custom Queue*

This report gives a detailed line item listing for each account within a specific custom queue created by your agency.

**Daily Payment Report**

*Data Entry – Debtor Payments – Reports*

**also** *Reports – Internal – Payment – Daily Payment Report 2*

This report summarizes gross collections, reversals, fees and deposits for a specific date.

**Daily Payment by Batch Number**

*Reports – Internal – Payment – Daily Batch Report*

List of payments posted to the Latitude database for the current date, sorted by batch number.

**Funds Verification Report**

*Reports – Internal – Funds Verification*

This report allows your agency to verify post dated transactions with the debtor's bank prior to transmitting payment requests, to avoid unnecessary reversals. Post dated items are listed up to the specified date, and include transactions greater than the minimum amount specified.

**Future Post Dated Checks**

*Reports – Internal – Payment – Future PDC*

This report lists future post dated check payments, sorted by account number. Includes account receive date, date payment entered, on hold date, process date, deposit date and check number (if applicable).

**Inventory Report**

*Reports – Internal – Inventory*

This report gives a detailed line item listing for each account for a specific customer. Closed accounts may be excluded, if needed.

**MTD Payments by Customer**

*Reports – Internal – Payment – MTD Payments by Customer*

This report lists month to date payments posted into the Latitude database, sorted and totaled by customer. Gross amounts and fees are listed.

**MTD Payments by Date**

*Reports – Internal – Payment – MTD Payments by Date*

This report lists month to date payments posted to the Latitude database, sorted by and totaled by date. Gross amounts and fees are listed.

**MTD Payments by Desk**

*Reports – Internal – Payment – MTD Payments by Desk*

This report lists month to date payments posted into the Latitude database, sorted and totaled by desk. Gross amounts and fees are listed.

**NSF Payments**

*Reports – Internal – Payment – NSF Report*

Lists all NSF's entered for direct payments (PUR's) by desk or trust account for the selected date range.

**Paper Draft Export (Direct Check)**

*Data Entry – PDC Management – Export Paper Drafts*

This report lists payments included into the Direct Check export file and provides a method of checking totals and line items prior to processing.

**Payment Batch Report (Unprocessed)**

*Data Entry – Debtor Payments – Reports – Unprocessed Batches Report*

This report lists payments entered into each batch and provides a method of checking totals and line items prior to processing.

**Promise Report**

*Reports – Statistics Console – View - Production Reports*

List of promises set up by each desk for a specified date range. Indicates the account information, date entered, times contacted, balance, promise amount, due date and user approval information. Lists the total, average and median promise amount for each collector as well combined.

**Post Dated Checks by Customer**

*Reports – Statistics Console – View - Production Reports*

*(choose Group by Customer)*

This report creates a list of all post dated checks entered into the Latitude database, sorted by customer and deposit date. Includes totals and averages for the date range.

**Post Dated Checks by Desk**

*Reports – Statistics Console – View - Production Reports*

*(choose Group by Desk)*

This report creates a list of all post dated checks entered into the Latitude database, sorted by desk and deposit date. Includes totals and averages for the date range.

**Salesman Collections and Fees Report**

*Reports – Internal – Salesman – Collections and Fees*

This report shows collections and fees received for account placements made by each salesperson for the month specified. Accounts are credited based on the customer's assigned sales representative.

**Salesman Placement Report**

*Reports – Internal – Salesman - Placements*

This report shows account placements made by all salesmen for the month specified. Accounts are credited based on the customer's assigned sales representative.

**StairStep Report**

*Reports – Statistics Console – View Customers*

This report lists the cumulative percentage of recovery based upon the month of placement for selected customers. A separate version of this report includes projected recovery percentages for the next month (projected PDC's).

**Statement of Account**

*Apps – Invoices – Actions – Generate Statements*

This report is used to provide your client with a list of invoices, receivables and transactions placed on their account. Statements may be automatically created when invoices are generated.

**Summary of Invoices**

*Apps – Invoices – Reports – Invoices Summary Report*

This reports lists month to date totals for all customer invoices created.

**Summary of Receivables**

*Apps – Invoices – Reports – Receivables Report*

This report lists totals by customer for collection fee amounts due to your agency. Generally applies to gross customers only.

**Supervisor Queue**

*Reports – Internal – Supervisor Queue*

Summary of the number of accounts belonging to each desk that have been 'tagged' for supervisor queue work, by date.

**Today's Payments by Batch Type**

*Reports – Internal – Payment – Today by Type*

List of payments posted to Latitude on the current date, sorted by batch type.

**Today's Payments by Customer Report**

*Reports – Internal – Payment – Today by Customer*

List of payments posted to the Latitude database on the current date, sorted by customer code and payment type.

**Today's Payment by Desk Report**

*Reports – Internal – Payment – Today by Desk*

List of payments posted to the Latitude database on the current date, sorted by desk code and payment type.

**Unprocessed Batch Report**

*Data Entry – Debtor Payments – Reports – Unprocessed Batches Report*

This report lists payments entered into each batch and provides a method of checking totals and line items prior to processing.

**User Logon Report**

*Reports – Internal – User Logon Report*

Lists logon/logoff activity for each user within the specified date range.

**Yield Analysis Report**

*Reports – Statistics Console – View - Customers*

This report shows the average balance, collections, fees and yield per account for all or selected customers.

<u>Acct ID</u>	<u>Debtor Name</u> Bank Name	<u>Name on Checking Account</u> Bank Phone	<u>Routing Number</u>	<u>Account Number</u>	Amount
100070	AUGUSTINE, ALLEN Bank of Largeness	AUGUSTINE, ALLEN 2125555984	999999999	0988792837498721	\$100.00
100071	ALEXANDER, WILBERT A Bank of Largeness	ALEXANDER, WILBERT A 2125555984	999999999	123087489724	\$48.04
100072	ALLEN, DIEDRE Bank of Largeness	ALLEN, DIEDRE 2125555984	999999999	123409810948	\$26.33
100073	ALLEN, EDDIE Bank of Largeness	ALLEN, EDDIE 2125555984	999999999	980278472	\$29.32
				Report Total	<b>\$203.69</b>

# Activity Report

From December 01, 2004 to December 30, 2004

12/30/2004 4:39PM

<u>Login Name</u>	<u>User Name</u>	<u>Desk Code</u>	<u>Touched</u>	<u>Attempts</u>	<u>Worked</u>	<u>Contacted</u>
<b>00000 Default Branch</b>						
brenda	brenda	0000004	5	0	2	2
laura	Laura	0000003	10	0	4	4
nan	Nanner	0000002	53	0	3	3
			<b>68</b>	<b>0</b>	<b>9</b>	<b>9</b>
		<b>Grand Totals</b>	<b>68</b>	<b>0</b>	<b>9</b>	<b>9</b>

# Latitude Balance Analysis Report

9/13/2002 9:05:37AM

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**Customer:** 0001073 BAY STREET MEDICAL CTR

**Desk Selection:** All Desks

<u>Balance Range</u>		<u>Number Placed</u>	<u>%</u>	<u>DollarsPlaced</u>	<u>Average Balance</u>	<u>%</u>
0	250	112	5.41	14,567.51	130.07	0.24
251	500	129	6.23	49,713.03	385.37	0.82
501	1,000	238	11.50	185,316.66	778.64	3.04
1,001	1,500	191	9.23	237,770.78	1,244.87	3.90
1,501	999,999,999	1,399	67.62	5,612,358.82	4,011.69	92.01
<b>Report Totals</b>		<b>2,069</b>		<b>6,099,726.80</b>	<b>2,948.15</b>	

**BANK ACCOUNT LEDGER**

Today's Date: Sep 13, 2002

**1**  
**Bank**

First Second Bank  
123 WEST STREET  
SUITE 111  
ATLANTA, GA 30343

**Current Balance: \$5,861.85**

Trans Date	Item Description	R	Debit Amount (+)	Credit Amount (-)
6/26/2001	Deposit		8,000.00	
6/26/2001	Deposit		800.00	
6/26/2001	Mike Rollins			50.55
6/26/2001	Mike Rollins			500.55
6/26/2001	Carl Harkleroad	✓		600.00
6/26/2001	Carl Harkleroad	✓		60.00
6/26/2001	Mike Mraz	✓		43.67
6/26/2001	Mike Mraz	✓		43.00
6/26/2001	Mary Brown	✓		900.34
6/26/2001	Mary Brown	✓		99.34
6/26/2001	Deposit		300.00	
6/26/2001	Deposit		3,000.00	
6/26/2001	ACH Transfer Out			400.00
6/26/2001	ACH Transfer Out			4,050.00
6/26/2001	Service Charge	✓		314.43
6/26/2001	Service Charge	✓		34.43
6/26/2001	Returned Item(s)			500.00
6/26/2001	Returned Item(s)			50.00
6/26/2001	Mistake by Bank		30.90	
6/26/2001	Mistake by Bank		300.00	
6/26/2001	Mistake by Mike R	✓		500.00
6/26/2001	ACH Transfer Out			900.00
12/5/2001	Deposit	✓	3,000.25	

**BANK ACCOUNT LEDGER**

Today's Date: Sep 13, 2002

**1**  
**Bank**

First Second Bank  
123 WEST STREET  
SUITE 111  
ATLANTA, GA 30343

**Current Balance: \$5,861.85**

Trans Date	Item Description	R	Debit Amount (+)	Credit Amount (-)
2/1/2002	AARONS RENTS Invoice(s) 200165			522.99

Our Balance		\$5,861.85
Less Unreconciled Debits	-	\$12,430.90
<u>Plus Unreconciled Credits</u>	<u>+</u>	<u>\$6,974.09</u>
Bank's Balance	=	\$405.04

**Global Recovery Services, Inc.**

6301 Peach Dr  
Jacksonville, FL 32246  
904-642-4522 18005453423

**0001073 - BAY STREET MEDICAL CTR**

Batch Performance Report

Report Date: Sep 13, 2002

<u>Month Year</u>	<u>Placements</u>			<u>Amounts Collected</u>		<u>Recovery %</u>
	<u>Number</u>	<u>Gross Amount</u>	<u>Net Amount</u>	<u>This Month</u>	<u>To Date</u>	
Jan 2002	240	63,880.52	63,880.52	0.00	811.93	1.27
Feb 2002	79	47,762.90	47,762.90	4,544.20	4,544.20	9.51
Mar 2002	102	83,168.96	83,168.96	0.00	100.00	0.12
Apr 2002	140	145,263.71	145,263.71	0.00	0.00	0.00
May 2002	32	39,897.25	39,897.25	0.00	0.00	0.00
Jun 2002	204	324,028.36	324,028.36	0.00	0.00	0.00
Jul 2002	189	416,378.69	416,378.69	0.00	0.00	0.00
Aug 2002	1,085	4,980,847.21	4,980,847.21	6,125.32	26,770.97	0.54
Summary	2,071	6,101,227.60	6,101,227.60	10,669.52	32,227.10	0.53

# 0001073 - BAY STREET MEDICAL CTR

Batch Performance Report (Internal)

Report Date: September 13, 2002

Month Year	Placements		This Month					To Date	
	Number	Net Amount	Collections	PDCs	Total	Recovery %	Yield	Recovery %	Yield
Jan 2002	240	63,881	0	0	0	0.00	0.00	1.27	3.38
Feb 2002	79	47,763	4,544	0	4,544	0.10	57.52	9.51	57.52
Mar 2002	102	83,169	0	50	50	0.00	0.00	0.12	0.98
Apr 2002	140	145,264	0	0	0	0.00	0.00	0.00	0.00
May 2002	32	39,897	0	0	0	0.00	0.00	0.00	0.00
Jun 2002	204	324,028	0	0	0	0.00	0.00	0.00	0.00
Jul 2002	189	416,379	0	0	0	0.00	0.00	0.00	0.00
Aug 2002	1,085	4,980,847	6,125	1,575	7,700	0.00	5.65	0.54	24.67
Summary	2,071	6,101,228	10,670	1,625	12,295	0.00	5.94	0.53	15.56

# Case Count Report

9/13/2002

9:10:06AM

Page 1 of 1

DESK1	JOE SMITH	Customer(s)	Count
		0001071 CENTRAL SAVINGS BANK	3
		0001072 GLOBAL CREDIT UNION	253
		0001073 BAY STREET MEDICAL CTR	1
		0001074 E-TEMPS INC	5
<b>Total for : DESK1</b>			<b>262</b>

DESK2	KAREN WEST	Customer(s)	Count
		0001071 CENTRAL SAVINGS BANK	158
		0001073 BAY STREET MEDICAL CTR	1,338
<b>Total for : DESK2</b>			<b>1,496</b>

DESK3	MIKE ROLLINS	Customer(s)	Count
		0001071 CENTRAL SAVINGS BANK	87
		0001073 BAY STREET MEDICAL CTR	723
<b>Total for : DESK3</b>			<b>810</b>

DESK4	BILL WILLIAMS	Customer(s)	Count
		0001072 GLOBAL CREDIT UNION	4
		0001073 BAY STREET MEDICAL CTR	1
<b>Total for : DESK4</b>			<b>5</b>

**Report total : 2,573**

# Clerical Queue Report

1/3/2005 3:11 PM

<u>Desk</u>	<u>Queue Date</u>	<u>Queue Level and Nam</u>	<u>Accounts</u>
<b>0000002</b>	<b>NANNER</b>		
	20050113	601 Address Lookup	4
	20050113	602 Verify Employment	1
	20050113	603 Verify Phone	2
		Desk Total	7
<b>0000003</b>	<b>LAURA</b>		
	20050113	603 Verify Phone	2
		Desk Total	2
<b>0000004</b>	<b>BRENDA</b>		
	20041210	602 Verify Employment	1
		Desk Total	1

~End of Report~

**Close Report**  
**For Wonderful Collections**

Report Date: 1/3/2005  
Report Time: 3:15:53PM

**0000001-PIGGLEY WIGGLEY**

<b>Our File Number</b>	<b>Name</b>	<b>Your Account Number</b>	<b>Date Received</b>	<b>Original Balance</b>	<b>Current Balance</b>	<b>Date Last Paid</b>	<b>Status</b>	<b>Description</b>	<b>SIF %</b>
100041	BROOKS, CARLETON L	365844201	12/10/2004	421.25	-78.75	12/14/2004	PIF	ACCOUNT PAID IN	0.00
100043	BLAKE, TAMMY L	452993471	12/10/2004	80.04	0.00	12/15/2004	PIF	ACCOUNT PAID IN	0.00
100543	CUNNINGHAM, MALINDA	513861962	12/30/2004	3,235.00	3,235.00		CCR	CLOSED CLIENT R	0.00
100319	ALVORADA, ALBERTO		12/10/2004	35.00	1.00	1/3/2005	SIF	ACCOUNT SETTL	97.14
100492	CHERYLL, SMITH,	334-738-2612	12/13/2004	285.00	60.00	1/3/2005	SIF	ACCOUNT SETTL	78.95

**Total Number closed: 5**

**Total Dollars closed: 3,217.25**

# MTD Collections By Customer

All Customers

Month 12/2004

Dec 30, 2004 4:57PM

		In-House		PDCs and Credit Cards		Total	
		Collections	Fees	Collections	Fees	Collections	Fees
0000001	PIGGLEY WIGGLEY	\$2,279.86	\$752.35	\$0.00	\$0.00	\$2,279.86	\$752.35
0000002	Bank of the Northern Hemisphere	\$50.00	\$15.00	\$0.00	\$0.00	\$50.00	\$15.00
0000003	Corner Bank	\$100.00	\$33.00	\$0.00	\$0.00	\$100.00	\$33.00
		<b>\$2,429.86</b>	<b>\$800.35</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$2,429.86</b>	<b>\$800.35</b>

## MTD Collections by Desk

Eom Date : 8/31/2002

		In-House		Future PDC		Projection	
		Collections	Fees	Collections	Fees	Collections	Fees
<b>Branch : 00001</b>	<b>JACKSONVILLE</b>						
DESK1	JOE SMITH	9,313.06	3,049.19	1,783.55	588.57	11,096.61	3,637.76
DESK3	MIKE ROLLINS	957.44	215.42	1,183.89	326.90	2,141.33	542.33
DESK4	BILL WILLIAMS	3,700.88	1,221.30	0.00	0.00	3,700.88	1,221.30
<b>Branch Total :</b>		13,971.38	4,485.91	2,967.44	915.47	16,938.82	5,401.39
<b>Branch : 00002</b>	<b>ST. LOUIS</b>						
DESK2	KAREN WEST	19,212.08	5,320.20	2,217.66	498.97	21,429.74	5,819.17
<b>Branch Total :</b>		19,212.08	5,320.20	2,217.66	498.97	21,429.74	5,819.17
<b>Company Total :</b>		33,183.46	9,806.11	5,185.10	1,414.45	38,368.56	11,220.56

<u>StateCode</u>	<u>Collections</u>	<u>Fees</u>
	102.00	25.50
AK	113.05	29.39
AL	2,014.67	604.89
AR	828.12	239.34
AZ	400.00	104.00
CA	6,179.57	1,749.81
CO	739.02	190.34
CT	150.00	50.25
DC	411.70	145.34
DE	476.29	136.70
FL	3,507.81	975.06
GA	1,781.64	559.26
IA	323.90	87.86
IL	1,526.27	402.65
IN	749.22	165.59
KS	754.51	202.77
KY	591.48	179.56
LA	1,820.70	471.09
MA	750.00	200.50
MD	1,605.46	479.91
ME	150.00	39.00
MI	959.47	290.46
MN	1,118.30	347.09
MO	1,514.55	505.25
MS	325.00	102.95
MT	58.33	17.50
NC	1,823.02	517.56
NE	150.00	38.50
NH	75.00	26.25
NJ	1,286.50	409.22
NM	360.00	114.00
NV	359.17	100.71
NY	375.80	97.71
OH	2,326.83	727.93
OK	373.62	135.77
OR	686.60	246.37
PA	1,705.83	492.83
RI	50.00	13.00
SC	4,516.51	1,204.80
SD	16.59	4.31
TN	5,891.91	1,724.94
TX	9,569.67	2,654.85
UT	123.00	43.05
VA	2,256.58	718.44
VT	300.00	78.00
WA	201.00	70.35
WI	847.64	257.95
	<b>62,246.33</b>	<b>17,978.59</b>

# Collector Commissions Report

All Customers

Month 12/2004

Dec 31, 2004 10:27AM

	In-House		PDCs and Credit Cards		Total	
	Collections	Commission	Collections	Commission	Collections	Commission
<b>Branch : 00000 - Default Branch</b>						
0000001 INVENTORY	\$603.38	\$0.00	\$0.00	\$0.00	\$603.38	\$0.00
0000002 NANNER	\$1,177.48	\$70.75	\$0.00	\$0.00	\$1,177.48	\$70.75
0000003 LAURA	\$649.00	\$38.00	\$0.00	\$0.00	\$649.00	\$38.00
<b>Branch Total :</b>	\$2,429.86	\$108.75	\$0.00	\$0.00	\$2,429.86	\$108.75

# Credit Card Payments (Unprocessed )

CCard\_0104\_1048.txt

1/4/2005 10:48AM

Account ID	Name	CardNumber	Expiration	CVVCode	Amount
100053	BLACK, RODDERICK 5467 TALCO DRIVE DALLAS TX 75241	234097230954	03 / 2006	2893	\$50.00
100056	BELCHER, KEITH A 206 SHAMROCK DR LONGVIEW TX 75604	934780973490	02 / 2006	2394	\$22.00
100057	BELL, CONSTANCE RUTH 6733 BURNS DETROIT MI 48213	8734987234	02 / 2006	2394	\$51.21
<b>Total</b>					<b>\$123.21</b>

# CREDIT CARD EXPORT REPORT

1/4/2005 10:48:06AM

Account	Name	Card No	Amount	Deposit Date	Status
100053	BLACK, RODDERICK	234097230954	\$50.00	1/4/2005	Exported
100056	BELCHER, KEITH A	934780973490	\$22.00	1/4/2005	Exported
100057	BELL, CONSTANCE RUTH	8734987234	\$51.21	1/4/2005	Exported

Total Items	3
Exported	3
Not Exported	0

## Credit Card Report

For Items All existing items

January 3, 2005 2:53 PM

Due between 1/3/2005 and 1/31/2005

### All Branches

<u>Entered</u>	<u>Acct ID</u>	<u>Contacts</u>	<u>Deposit Date</u>	<u>Current Bal:</u>	<u>Amount</u>	<u>Projected Fee</u>	<u>Approved</u>	<u>On Hold</u>
<b>Desk 000002</b>								
12/14/2004	100045	1	1/31/2005	\$5,427.17	\$225.00	\$74.25	✓	
12/14/2004	100060	0	1/14/2005	\$1,054.00	\$73.60	\$24.29	✓	
12/14/2004	100061	1	1/31/2005	\$423.08	\$200.00	\$66.00	✓	
12/14/2004	100064	0	1/14/2005	\$224.44	\$11.81	\$3.90	✓	
Total					<b>\$510.41</b>	<b>\$168.44</b>		
Average					<b>\$127.60</b>	<b>\$42.11</b>		

### Report Summary

Number of PDCs	<b>4</b>
Total Amount	<b>\$510.41</b>
Median Amount	<b>\$136.80</b>
Average Amount	<b>\$127.60</b>

# Wonderful Collections

1424 Main Street  
Suite 1234  
Jacksonville, FL 32256  
888 444 0248 888 294 9147

PIGGLEY WIGGLEY  
Attn: BUBBA GUMP  
1956 CRESTHOLLOW LANE  
MACON, GA 29479

## Acknowledgement Report

December 30, 2004

<u>Our Number</u>	<u>Name</u>	<u>Your Number</u>	<u>Date Rcvd</u>	<u>Amount Placed</u>
<b>0000001</b>	<b>PIGGLEY WIGGLEY</b>			
100562	COTTON, ROBERT	458216272	12/30/2004	773.04
100561	COULTER, LYLE L	515944195	12/30/2004	330.00
100560	COUMPY, LYNN EARL	463652668	12/30/2004	426.61
100559	CRANE, RUSSELL A	522178304	12/30/2004	369.80
100558	CRANGLE, JEANNE S	513480602	12/30/2004	905.00
100556	CREED, JOE E	467398483	12/30/2004	3,639.25
100557	CROOKS, CARLTON	461271133	12/30/2004	1,880.90
100555	CRUZ, MONICA	462671333	12/30/2004	858.15
100553	CUNNINGHAM, MALINDA	513861962	12/30/2004	3,235.00
100554	CUPO, JON	272883333	12/30/2004	3,982.09
		<b>Total Items</b>	<b>10</b>	<b>\$16,399.84</b>

## Customer Inventory Summary

0000001 PIGGLEY WIGGLEY

1/3/2005

<b>Date Received</b>	<b>Number Placed</b>	<b>Dollars Placed</b>	<b>Number Open</b>	<b>Dollars Open</b>
12/10/2004	347	\$308,994.82	344	\$304,776.52
12/17/2004	1	\$1,162.72	1	\$1,066.46
12/30/2004	10	\$16,399.84	10	\$16,399.84
	<b>358</b>	<b>\$326,557.38</b>	<b>355</b>	<b>\$322,242.82</b>

Invoice Number: 200181

# Global Recovery Services, Inc.

6301 Peach Dr

0001072 - GLOBAL CREDIT UNION  
1555 GREEN ST

Jacksonville, FL 32246

ST PETERSBURG, FL 32233

Phone: 904-642-4522

Attention : SAM JACKSON

Invoice Date: 08/01/2002

N a m e	Customer Account Number	Code	Pay Date	Paid To Us	Paid To You	Our Fee
BONNER, DOROTHY M.	001-901-1875125-9001 Status: Paid In Full	1	2/1/2002	\$ 450.86		\$ 148.78
ANDERSON, JOSEPH W.	011-911-3128582-9001	1	8/23/2002	\$ 631.00		\$ 208.23
ALEXANDER, IOLA	026-926-0417783-9001	1	8/24/2002	\$ 156.45		\$ 51.63
AASKOV III, WALTER E	041-941-9100324-9002	1	1/1/2002	\$ 500.00		\$ 165.00
AASKOV III, WALTER E	041-941-9100324-9002	1	3/1/2002	\$ 250.00		\$ 82.50
AASKOV III, WALTER E	041-941-9100324-9002	1	3/1/2002	\$ 250.00		\$ 82.50
BEABER, ALVIN LYLE	1052659	1	2/1/2002	\$ 200.00		\$ 66.00
BAILLARGEON, PATTY	1067050	1	1/1/2002	\$ 15.00		\$ 2.25
BANKS, VIRGIL L	143367	1	1/1/2002	\$ 75.00		\$ 11.25
BLACK, HOWARD	20400052269	1	2/1/2002	\$ 157.55		\$ 51.99
ALRIDGE, MARSHALINE MACHELLE	321526	1	1/1/2002	\$ 125.00		\$ 18.75
AGUILAR, IVAN C	4.05355000825023E+15	1	8/24/2002	\$ 1,200.00		\$ 396.00
ABBER, JERROLD L SR	4.05355001871735E+15 Status: Paid In Full	1	1/1/2002	\$ 3,350.30		\$ 1,105.60
AGUILERA, OLGA N	4.21779009023728E+15	1	8/23/2002	\$ 610.00		\$ 201.30
ABBALEO, LARRY B	4.32007000122091E+15	1	1/1/2002	\$ 2,000.00		\$ 660.00

Code Explanations

- 1. This Payment was made to us
- 2. This Payment was made to you
- 3. Debtors earlier payment was returned by the bank
- 4. Special Entry (See Account)
- 5. Account Settled
- 6. Account Paid In Full
- 7. Placement Fee
- \* Date of Original Payment

Invoice Number: 200181

# Global Recovery Services, Inc.

6301 Peach Dr

0001072 - GLOBAL CREDIT UNION  
1555 GREEN ST

Jacksonville, FL 32246

ST PETERSBURG, FL 32233

Phone: 904-642-4522

Attention : SAM JACKSON

Invoice Date: 08/01/2002

N a m e	Customer Account Number	Code	Pay Date	Paid To Us	Paid To You	Our Fee
ABBOTT, RITA	4.32007000145036E+15	1	1/1/2002	\$ 300.00		\$ 45.00
AREU, CATHY	444000370036952	1	1/1/2002	\$ 210.00		\$ 31.50
ADAMS, STACEY	444000534035620	1	8/23/2002	\$ 300.00		\$ 99.00
ARMAO, ANTHONY	444008414035622	1	1/1/2002	\$ 110.00		\$ 16.50
APEL PLUMBING	444008414038045 Status: Paid In Full	1	1/1/2002	\$ 424.00		\$ 63.60
BARTOLOMEO, PATRICIA M	444008609036850	1	2/1/2002	\$ 400.00		\$ 132.00
ALVA, DAVID	57000449546 Status: Paid In Full	1	1/1/2002	\$ 228.11		\$ 34.22
ARANGO, SILVIO	58008451002537	1	1/1/2002	\$ 250.00		\$ 37.50
ADAMS, JUDY	6000213904009	1	8/23/2002	\$ 649.00		\$ 214.17
ALVAREZ, ALFREDO	60002255002406	1	1/1/2002	\$ 406.00		\$ 60.90
ALLSTAR ENTERPRISES	60008451003916	1	1/1/2002	\$ 15.00		\$ 2.25
ANDERSON, MICHELE	60609940870	1	1/1/2002	\$ 200.00		\$ 30.00
AMBER ELECTRIC INC	60609940894	1	8/23/2002	\$ 500.00		\$ 165.00
BIEBER, CAROLYN	60609941407	1	2/1/2002	\$ 250.00		\$ 82.50
ARES, JUAN	60609945719	1	8/24/2002	\$ 1,234.55		\$ 407.40

Code Explanations

- 1. This Payment was made to us
- 2. This Payment was made to you
- 3. Debtors earlier payment was returned by the bank
- 4. Special Entry (See Account)
- 5. Account Settled
- 6. Account Paid In Full
- 7. Placement Fee
- \* Date of Original Payment

Invoice Number: 200181

# Global Recovery Services, Inc.

6301 Peach Dr

0001072 - GLOBAL CREDIT UNION  
1555 GREEN ST

Jacksonville, FL 32246

ST PETERSBURG, FL 32233

Phone: 904-642-4522

Attention : SAM JACKSON

Invoice Date: 08/01/2002

Name	Customer Account Number	Code	Pay Date	Paid To Us	Paid To You	Our Fee
BISCHOFF, SANDRA	61008414002096	1	2/1/2002	\$ 373.00		\$ 123.09
ALBERT, DIANE	70000990004127	1	8/23/2002	\$ 525.30		\$ 173.35
BLACK, BRIAN	87870102139	1	2/1/2002	\$ 189.00		\$ 62.37
BASS, LAUREN	87872301262	1	2/1/2002	\$ 60.00		\$ 19.80
BAYA, SARA	89001366000214	1	2/1/2002	\$ 195.00		\$ 64.35
				\$ 16,790.12	\$ .00	\$ 5,116.28

Due Us : \$5,116.28

Total Collections : \$16,790.12

Due You : \$16,790.12

Code Explanations

- 1. This Payment was made to us
- 2. This Payment was made to you
- 3. Debtors earlier payment was returned by the bank
- 4. Special Entry (See Account)
- 5. Account Settled
- 6. Account Paid In Full
- 7. Placement Fee
- \* Date of Original Payment

0000001 - PIGGLE WIGGLE  
1956 CRESTHOLLOW LANE

MACON, GA 29479

Attention : BUBBA GUMP

# Wonderful Collections

1424 Main Street  
Suite 1234  
Jacksonville, FL 32256

Phone: 888 444 0248

Invoice Date: 12/30/2004

N a m e	Customer Account Number	Code	Pay Date	Paid To Us	Paid To You	Our Fee	Pmt Less Fee
BARBE, HENRY J Rcvd: 12/10/2004 Balance: \$623.08	467910815	1	12/15/2004	\$ 200.00		\$ 66.00	\$134.00
BARNARD, MAUREEN Rcvd: 12/10/2004 Balance: \$2,354.75	522681659	1	12/15/2004	\$ 100.00		\$ 33.00	\$67.00
BARNES, JERRY Rcvd: 12/10/2004 Balance: \$224.44	316800935	1	12/15/2004	\$ 11.81		\$ 3.90	\$7.91
BEALE, NICOLE Rcvd: 12/10/2004 Balance: \$441.87	514861568	1	12/13/2004	\$ 63.13		\$ 20.83	\$42.30
BENNETT, BRIAN E Rcvd: 12/10/2004 Balance: \$81.75	512028513	1	12/10/2004	\$ 27.25		\$ 8.99	\$18.26
BLAKE, TAMMY L Rcvd: 12/10/2004 Balance: \$0.00	452993471 Status: Paid In Full	1	12/15/2004	\$ 80.04		\$ 26.41	\$53.63
BROOKS, CARLETON L Rcvd: 12/10/2004 Balance: (\$78.75)	365844201 Status: Paid In Full	1	12/14/2004	\$ 421.25		\$ 139.01	\$282.24
Burns, Kooky Rcvd: 12/17/2004 Balance: \$1,066.46	2093459	1	12/17/2004	\$ 100.00		\$ 33.00	\$67.00
CUPO, JON Rcvd: 12/10/2004 Balance: \$3,882.09	272883333	1	12/10/2004	\$ 100.00		\$ 33.00	\$67.00
				\$ 1,103.48	\$ .00	\$ 364.14	\$ 739.34

Code Explanations

1. This Payment was made to us
2. This Payment was made to you
3. Debtors earlier payment was returned by the bank
4. Special Entry (See Account)
5. Account Settled
6. Account Paid In Full
7. Placement Fee
- \* Date of Original Payment

Due Us : \$ .00  
Total Collections : \$1,103.48  
Due You : \$739.34

# Wonderful Collections

1424 Main Street  
Suite 1234  
Jacksonville, FL 32256  
888 444 0248 888 294 9147

PIGGLEY WIGGLEY  
Attn: BUBBA GUMP  
1956 CRESTHOLLOW LANE  
MACON, GA 29479

## Account Status Report

Active and closed accounts

December 30, 2004 3:08PM

Our Number	Name	Your Account number	Date Placed	Date Last Paid	Status	Original Bal	Current Bal	Amt Paid
100085	ABRAMS, LYNETTE	524089154	12/10/2004		NEW	\$415.59	\$415.59	\$0.00
100084	ADAMS, FATIMA	966135257	12/10/2004		NEW	\$481.75	\$481.75	\$0.00
100314	ADAMS, WAYNE		12/10/2004		NEW	\$257.65	\$257.65	\$0.00
100097	ADDISON, STANLEY	498623768	12/10/2004		NEW	\$65.23	\$65.23	\$0.00
100081	AGRIPINO, MANUEL Z	521176776	12/10/2004		NEW	\$1,366.25	\$1,366.25	\$0.00
100313	ALEXANDER, BOBBY		12/10/2004		NEW	\$31.61	\$31.61	\$0.00
100071	ALEXANDER, WILBERT A	464618269	12/10/2004		NEW	\$720.60	\$720.60	\$0.00
100072	ALLEN, DIEDRE	511889619	12/10/2004		NEW	\$395.00	\$395.00	\$0.00
100073	ALLEN, EDDIE	515646806	12/10/2004		NEW	\$263.90	\$263.90	\$0.00
100074	ALLEN, MARC	513689449	12/10/2004		NEW	\$616.72	\$616.72	\$0.00
100075	ALVA, FRANK	523159681	12/10/2004		NEW	\$291.02	\$291.02	\$0.00
100319	ALVORADA, ALBERTO		12/10/2004		NEW	\$35.00	\$35.00	\$0.00
100076	ANDERSON, ANTHONY	509825270	12/10/2004		NEW	\$323.74	\$323.74	\$0.00
100077	ANDERSON, SHARON	497566517	12/10/2004		NEW	\$1,184.50	\$1,184.50	\$0.00
100078	ANNANDERS, MIRANDA J	441787997	12/10/2004		NEW	\$3,598.94	\$3,598.94	\$0.00
100079	APPLEGATE, ANNA S	515921638	12/10/2004		NEW	\$910.00	\$910.00	\$0.00
100082	AQUILAR, BRENDA JO	510763582	12/10/2004		NEW	\$520.70	\$520.70	\$0.00
100083	AQUILAR, PAUL ANTHONY	522981550	12/10/2004		NEW	\$236.27	\$236.27	\$0.00
100080	ARNOLD, THERESA DELORIES	490668941	12/10/2004		NEW	\$240.00	\$240.00	\$0.00
100070	AUGUSTINE, ALLEN	480541977	12/10/2004		NEW	\$1,611.00	\$1,611.00	\$0.00
100322	AURAND, RANDALL D		12/10/2004		NEW	\$255.00	\$255.00	\$0.00
100058	AVIS, LINDA	515500741	12/10/2004	12/15/2004	NPC	\$129.00	\$129.00	\$0.00
100059	BAESHORE, THOMAS	267537497	12/10/2004		ACT	\$679.42	\$679.42	\$0.00
100060	BAILEY, JAMES L	511884528	12/10/2004	12/15/2004	PCC	\$1,104.00	\$1,104.00	\$0.00
100095	BAILEY, STEPHANIE M	074680091	12/10/2004		NEW	\$85.27	\$85.27	\$0.00
100061	BARBE, HENRY J	467910815	12/10/2004	12/15/2004	PCC	\$823.08	\$623.08	\$200.00
100062	BARNARD, MAUREEN	522681659	12/10/2004	12/15/2004	ACT	\$2,454.75	\$2,354.75	\$100.00
100063	BARNDT, THOMAS	167545701	12/10/2004		ACT	\$204.50	\$204.50	\$0.00
100064	BARNES, JERRY	316800935	12/10/2004	12/15/2004	PCC	\$236.25	\$224.44	\$11.81
100065	BARTLEY, JAMES	447602088	12/10/2004		NEW	\$556.71	\$556.71	\$0.00

# Account Status Report

Active and closed accounts

December 30, 2004 3:08PM

Our Number	Name	Your Account number	Date Placed	Date Last Paid	Status	Original Bal	Current Bal	Amt Paid
100066	BASS, HAROLD	496909339	12/10/2004		NEW	\$137.19	\$137.19	\$0.00
100067	BASSETT, JOHNNY W	465397629	12/10/2004		NEW	\$251.06	\$251.06	\$0.00
100068	BATES, CELESTE V	062582746	12/10/2004		NEW	\$1,018.72	\$1,018.72	\$0.00
100069	BAUDENDISTEL, THOMAS L	522356249	12/10/2004		NEW	\$3,687.60	\$3,687.60	\$0.00
100054	BAUM, THOMAS M	302540956	12/10/2004		ACT	\$1,995.67	\$1,995.67	\$0.00
100055	BEALE, NICOLE	514861568	12/10/2004	12/13/2004	PDC	\$505.00	\$441.87	\$63.13
100056	BELCHER, KEITH A	453772388	12/10/2004	12/15/2004	ACT	\$3,028.99	\$3,028.99	\$0.00
100057	BELL, CONSTANCE RUTH	576623533	12/10/2004		ACT	\$358.50	\$358.50	\$0.00
100094	BELL, DAWN	510665480	12/10/2004		NEW	\$80.39	\$80.39	\$0.00
100047	BENGTSON, JAMES R	514849950	12/10/2004		ACT	\$100.00	\$100.00	\$0.00
100048	BENNETT, BRIAN E	512028513	12/10/2004	12/10/2004	PDC	\$109.00	\$81.75	\$27.25
100093	BENTFORD, HENRY L	260293463	12/10/2004		NEW	\$29.57	\$29.57	\$0.00
100049	BERGQUIST, GAIL S	335468698	12/10/2004		ACT	\$1,158.50	\$1,158.50	\$0.00
100050	BERLANGA, JOHN A	453630095	12/10/2004		ACT	\$665.00	\$665.00	\$0.00
100051	BINDING, KATHRYN	512840631	12/10/2004		ACT	\$4,163.56	\$4,163.56	\$0.00
100089	BISTERFELDT, TINA	514764337	12/10/2004		NEW	\$42.00	\$42.00	\$0.00
100052	BLACK, CHARLES W	511783578	12/10/2004		NEW	\$700.00	\$700.00	\$0.00
100053	BLACK, RODDERICK	465235443	12/10/2004		ACT	\$1,184.17	\$1,184.17	\$0.00
100043	BLAKE, TAMMY L	452993471	12/10/2004	12/15/2004	PIF	\$80.04	\$0.00	\$80.04
100090	BLASKO, ROBERT STEVE	121420094	12/10/2004		NEW	\$33.97	\$33.97	\$0.00
100044	BLOUNT, LARRY	494646372	12/10/2004		ACT	\$161.25	\$161.25	\$0.00
100045	BOALES, JAMES L	457719591	12/10/2004		PCC	\$5,427.17	\$5,427.17	\$0.00
100046	BOHLEN, ROBERT C	511648577	12/10/2004		ACT	\$558.32	\$558.32	\$0.00
100091	BOSS, DEWEY E	509769832	12/10/2004		NEW	\$75.00	\$75.00	\$0.00
100038	BOYER, PAMELA T	512785669	12/10/2004		NEW	\$896.81	\$896.81	\$0.00
100039	BRADBURY, CHRISTINE	513785745	12/10/2004		NEW	\$2,166.61	\$2,166.61	\$0.00
100092	BREWER, JOHNNY	465278493	12/10/2004		NEW	\$63.00	\$63.00	\$0.00
100040	BRIDGES, SHUN A	427374306	12/10/2004		NEW	\$1,069.93	\$1,069.93	\$0.00
100318	BRISCOE, NORMA		12/10/2004		NEW	\$24.00	\$24.00	\$0.00
100041	BROOKS, CARLETON L	365844201	12/10/2004	12/14/2004	PIF	\$421.25	(\$78.75)	\$500.00
100042	BROOKS, TIMOTHY	154543635	12/10/2004		NEW	\$299.94	\$299.94	\$0.00
100086	BROWN, ORLITA	515428122	12/10/2004		NEW	\$60.52	\$60.52	\$0.00
100096	BROWN, SHARON R	490703382	12/10/2004		NEW	\$51.45	\$51.45	\$0.00
100037	BROWN, SHELLY MARIE	511747461	12/10/2004		NEW	\$1,845.00	\$1,845.00	\$0.00
100340	BROWNING, ANNE		12/10/2004		NEW	\$572.50	\$572.50	\$0.00
100036	BURGE, AMBER N	515880759	12/10/2004		NEW	\$478.06	\$478.06	\$0.00
100034	BURNETT, WILLIAM	449712584	12/10/2004		NEW	\$1,122.00	\$1,122.00	\$0.00
100035	BURNS, CHARLES	467314220	12/10/2004		NEW	\$300.00	\$300.00	\$0.00

# Account Status Report

Active and closed accounts

December 30, 2004 3:08PM

Our Number	Name	Your Account number	Date Placed	Date Last Paid	Status	Original Bal	Current Bal	Amt Paid
100542	Burns, Kooky	2093459	12/17/2004	12/17/2004	NEW	\$1,162.72	\$1,066.46	\$100.00
100033	BURT, SHERI L	509469904	12/10/2004		NEW	\$1,773.54	\$1,773.54	\$0.00
100341	BUSER, LANCE		12/10/2004		NEW	\$2,330.20	\$2,330.20	\$0.00
100032	BUTLER, RODNEY C	462296055	12/10/2004		NEW	\$1,215.26	\$1,215.26	\$0.00
100031	BUTSCHLE, WILLIAM E	514924459	12/10/2004		NEW	\$1,470.39	\$1,470.39	\$0.00
100087	CADY, VERLEE	443845242	12/10/2004		NEW	\$87.75	\$87.75	\$0.00
100030	CAIRNS, CHRISTOPHER	522312805	12/10/2004		NEW	\$505.00	\$505.00	\$0.00
100029	CALTON, CHRISTOPHER L	452450091	12/10/2004		NEW	\$996.61	\$996.61	\$0.00
100028	CAMPBELL, BOBBY	491621209	12/10/2004		NEW	\$616.63	\$616.63	\$0.00
100027	CAMPBELL, BRUCE	423725571	12/10/2004		NEW	\$505.00	\$505.00	\$0.00
100026	CAMPBELL, MARCUS W	461930960	12/10/2004		NEW	\$406.48	\$406.48	\$0.00
100025	CAREY, ROBERT MIKE	509805501	12/10/2004		NEW	\$480.15	\$480.15	\$0.00
100024	CARR, MOLLY	512825320	12/10/2004		NEW	\$1,295.00	\$1,295.00	\$0.00
100018	CARTER, KATHLEEN	562115736	12/10/2004		NEW	\$275.00	\$275.00	\$0.00
100019	CARTWRIGHT, LESTER	458517697	12/10/2004		NEW	\$747.94	\$747.94	\$0.00
100020	CHAVIS, MARSHALL	243271071	12/10/2004		NEW	\$810.14	\$810.14	\$0.00
100021	CHENAULT, CHAD	638037455	12/10/2004		NEW	\$1,183.08	\$1,183.08	\$0.00
100022	CHERMAK, TINA D	505881774	12/10/2004		NEW	\$135.00	\$135.00	\$0.00
100023	CHIECO, JAMES	150428578	12/10/2004		NEW	\$1,138.50	\$1,138.50	\$0.00
100343	CHILDRESS, STEVEN		12/10/2004		NEW	\$506.50	\$506.50	\$0.00
100088	CLARDY, MICHAEL	585146413	12/10/2004		NEW	\$32.50	\$32.50	\$0.00
100013	CLARK, CRYSTAL	514762422	12/10/2004		NEW	\$1,703.00	\$1,703.00	\$0.00
100014	CLARK, PAULUS M	454634502	12/10/2004		NEW	\$357.95	\$357.95	\$0.00
100015	CLEMMONS, LORAIN E	275826124	12/10/2004		NEW	\$330.00	\$330.00	\$0.00
100016	CLUBB, MERLE ALAN	432293245	12/10/2004		NEW	\$2,603.37	\$2,603.37	\$0.00
100017	CONWAY, CHERYL	510701858	12/10/2004		NEW	\$1,865.60	\$1,865.60	\$0.00
100342	COOK, HELEN W		12/10/2004		NEW	\$288.00	\$288.00	\$0.00
100012	COOPLE, SHERRY	510827862	12/10/2004		PCC	\$1,678.75	\$1,678.75	\$0.00
100011	CORNELIUS, WAYNE	445600699	12/10/2004		NEW	\$1,195.86	\$1,195.86	\$0.00
100010	CORTES, MARIA	584238870	12/10/2004		NEW	\$129.14	\$129.14	\$0.00
100009	COTTON, ROBERT	458216272	12/10/2004		NEW	\$773.04	\$773.04	\$0.00
100562	COTTON, ROBERT	458216272	12/30/2004		NEW	\$773.04	\$773.04	\$0.00
100561	COULTER, LYLE L	515944195	12/30/2004		NEW	\$330.00	\$330.00	\$0.00
100008	COULTER, LYLE L	515944195	12/10/2004		NEW	\$330.00	\$330.00	\$0.00
100007	COUMPY, LYNN EARL	463652668	12/10/2004		NEW	\$426.61	\$426.61	\$0.00
100560	COUMPY, LYNN EARL	463652668	12/30/2004		NEW	\$426.61	\$426.61	\$0.00
100559	CRANE, RUSSELL A	522178304	12/30/2004		NEW	\$369.80	\$369.80	\$0.00
100006	CRANE, RUSSELL A	522178304	12/10/2004		NEW	\$369.80	\$369.80	\$0.00

**Account Status Report**

Active and closed accounts

December 30, 2004 3:08PM

<b>Our Number</b>	<b>Name</b>	<b>Your Account number</b>	<b>Date Placed</b>	<b>Date Last Paid</b>	<b>Status</b>	<b>Original Bal</b>	<b>Current Bal</b>	<b>Amt Paid</b>
100005	CRANGLE, JEANNE S	513480602	12/10/2004		PCC	\$905.00	\$905.00	\$0.00
100558	CRANGLE, JEANNE S	513480602	12/30/2004		NEW	\$905.00	\$905.00	\$0.00
100345	CRAWFORD, DAVID A		12/10/2004		NEW	\$1,486.50	\$1,486.50	\$0.00
100556	CREED, JOE E	467398483	12/30/2004		NEW	\$3,639.25	\$3,639.25	\$0.00
100003	CREED, JOE E	467398483	12/10/2004		NEW	\$3,639.25	\$3,639.25	\$0.00
100004	CROOKS, CARLTON	461271133	12/10/2004		PDC	\$1,880.90	\$1,880.90	\$0.00
100557	CROOKS, CARLTON	461271133	12/30/2004		NEW	\$1,880.90	\$1,880.90	\$0.00
100555	CRUZ, MONICA	462671333	12/30/2004		NEW	\$858.15	\$858.15	\$0.00
100002	CRUZ, MONICA	462671333	12/10/2004		NEW	\$858.15	\$858.15	\$0.00
100000	CUNNINGHAM, MALINDA	513861962	12/10/2004		ACT	\$3,235.00	\$3,235.00	\$0.00
100553	CUNNINGHAM, MALINDA	513861962	12/30/2004		NEW	\$3,235.00	\$3,235.00	\$0.00
100554	CUPO, JON	272883333	12/30/2004		NEW	\$3,982.09	\$3,982.09	\$0.00
100001	CUPO, JON	272883333	12/10/2004	12/10/2004	ACT	\$3,982.09	\$3,882.09	\$100.00
100104	CUTTER, LOIS M	002628333	12/10/2004		NEW	\$1,666.00	\$1,666.00	\$0.00
100105	CYPHERS, SHANNON L	052744200	12/10/2004		NEW	\$625.00	\$625.00	\$0.00
100106	DAHL, RICK	509729430	12/10/2004		NEW	\$336.20	\$336.20	\$0.00
100107	DALLAS, BERIDE	265677327	12/10/2004		NEW	\$239.00	\$239.00	\$0.00
100108	DALLAS, CORRIE D	509744865	12/10/2004		NEW	\$453.55	\$453.55	\$0.00
100274	DAVENPORT, CHRISTOPHER M	510065000	12/10/2004		NEW	\$29.00	\$29.00	\$0.00
100109	DAVIS, DENA	511887116	12/10/2004		NEW	\$440.00	\$440.00	\$0.00
100110	DAVIS, HARVOR	455530999	12/10/2004		NEW	\$2,792.40	\$2,792.40	\$0.00
100111	DAVIS, JASON S	515921848	12/10/2004		NEW	\$1,960.00	\$1,960.00	\$0.00
100275	DEDRICK, TAMARA J	510746536	12/10/2004		NEW	\$37.34	\$37.34	\$0.00
100112	DEES, BLANTON	466619028	12/10/2004		NEW	\$429.80	\$429.80	\$0.00
100113	DEWESTER, JASON J	527410986	12/10/2004		NEW	\$1,125.00	\$1,125.00	\$0.00
100114	DILLARD, HOWARD A	151421018	12/10/2004		NEW	\$1,348.79	\$1,348.79	\$0.00
100115	DODD, TIMOTHY L	513686864	12/10/2004		NEW	\$1,211.64	\$1,211.64	\$0.00
100116	DOLVEN, MABEL L	515584573	12/10/2004		NEW	\$280.00	\$280.00	\$0.00
100117	DORSEY, CHARLES	230333861	12/10/2004		NEW	\$965.00	\$965.00	\$0.00
100118	DOUGLAS, GREGORY	463534020	12/10/2004		NEW	\$242.86	\$242.86	\$0.00
100119	DOW, SARAH S	441960636	12/10/2004		NEW	\$162.50	\$162.50	\$0.00
100315	DOWLING, STEVE		12/10/2004		NEW	\$516.81	\$516.81	\$0.00
100120	DRAKE, BOBBY EDWARD	467694513	12/10/2004		NEW	\$3,508.55	\$3,508.55	\$0.00
100121	DRAKE, CYNTHIA A	511840947	12/10/2004		NEW	\$671.57	\$671.57	\$0.00
100122	DRAYER, VALLETTA JA	512687569	12/10/2004		NEW	\$289.00	\$289.00	\$0.00
100123	DRESSER, TAMARA S	515823842	12/10/2004		NEW	\$305.00	\$305.00	\$0.00
100124	DREW, SHANNON M	117601312	12/10/2004		NEW	\$661.75	\$661.75	\$0.00
100125	DUHART, KENNY J	266611319	12/10/2004		NEW	\$625.00	\$625.00	\$0.00

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100126	DULL, WAYNE	600601319	12/10/2004		NEW	\$161.88	\$161.88	\$0.00
100127	DUNBAR, ARTHUR	460554484	12/10/2004		NEW	\$115.00	\$115.00	\$0.00
100276	DUNN, RICK J	510642298	12/10/2004		NEW	\$62.54	\$62.54	\$0.00
100128	DUNTZ, MICHAEL W	514628537	12/10/2004		NEW	\$2,605.27	\$2,605.27	\$0.00
100129	EASON, JOSEPH	237969256	12/10/2004		NEW	\$1,070.16	\$1,070.16	\$0.00
100130	EDWARDS, ELLIOTT	466470094	12/10/2004		NEW	\$1,836.00	\$1,836.00	\$0.00
100131	EGANA, TAMMY L	436113529	12/10/2004		NEW	\$400.25	\$400.25	\$0.00
100132	EL-NAKHALA, KHALID	032623332	12/10/2004		NEW	\$1,079.53	\$1,079.53	\$0.00
100316	ELITE, DANCE		12/10/2004		NEW	\$300.00	\$300.00	\$0.00
100133	ELLIOTT, MICHAEL W	514765312	12/10/2004		NEW	\$361.84	\$361.84	\$0.00
100134	ELLIS, DARRELL K	590037258	12/10/2004		NEW	\$884.71	\$884.71	\$0.00
100135	ELOW, JUMA H	435330944	12/10/2004		NEW	\$699.91	\$699.91	\$0.00
100136	ERSKINE, TONY	456279426	12/10/2004		NEW	\$1,000.00	\$1,000.00	\$0.00
100137	ESPARZA, JERRY	459413302	12/10/2004		NEW	\$192.00	\$192.00	\$0.00
100138	EVANS, ANDRE	443682995	12/10/2004		NEW	\$1,108.41	\$1,108.41	\$0.00
100139	EVANS, DERRICK	454613248	12/10/2004		NEW	\$464.75	\$464.75	\$0.00
100140	EVANS, NANCY L	515500474	12/10/2004		NEW	\$525.00	\$525.00	\$0.00
100141	FAGAN, DALELA N	509880065	12/10/2004		NEW	\$1,048.00	\$1,048.00	\$0.00
100142	FARRIS, ANGELICA E	514194281	12/10/2004		NEW	\$505.00	\$505.00	\$0.00
100143	FAUSET, JASON	600743846	12/10/2004		NEW	\$278.08	\$278.08	\$0.00
100144	FELIX, DAVID	562402088	12/10/2004		NEW	\$530.00	\$530.00	\$0.00
100145	FIELDS, BETTY M	510487266	12/10/2004		NEW	\$385.00	\$385.00	\$0.00
100146	FINDLEY, THERESA K	426089973	12/10/2004		NEW	\$280.00	\$280.00	\$0.00
100147	FLEMINGS, TRACIE	450731993	12/10/2004		NEW	\$2,066.46	\$2,066.46	\$0.00
100148	FLOOD, TAMERA	509784580	12/10/2004		NEW	\$2,300.75	\$2,300.75	\$0.00
100149	FRANCIS, DARNEL J	118521334	12/10/2004		NEW	\$343.81	\$343.81	\$0.00
100150	FRAZIER, JAMIE L	456190572	12/10/2004		NEW	\$928.00	\$928.00	\$0.00
100151	FRENCH, GARY O	556915567	12/10/2004		NEW	\$320.00	\$320.00	\$0.00
100152	FROMM, ANNA C	245372227	12/10/2004		NEW	\$674.81	\$674.81	\$0.00
100153	FULLER, HORACE	463693217	12/10/2004		NEW	\$145.66	\$145.66	\$0.00
100321	FULLER, MARK J		12/10/2004		NEW	\$298.87	\$298.87	\$0.00
100154	GARCIA, VICTOR	510585957	12/10/2004		NEW	\$271.00	\$271.00	\$0.00
100155	GARDERE, BRYAN J	618260088	12/10/2004		NEW	\$1,465.00	\$1,465.00	\$0.00
100277	GARDNER JR, LATHEL	514725199	12/10/2004		NEW	\$14.00	\$14.00	\$0.00
100156	GARDNER, WALTER	305649905	12/10/2004		NEW	\$967.62	\$967.62	\$0.00
100157	GARRETT, NANCY	522397448	12/10/2004		NEW	\$112.13	\$112.13	\$0.00
100158	GARRETT, RODNEY	458398902	12/10/2004		NEW	\$1,704.00	\$1,704.00	\$0.00
100278	GARRIONE, ROBERT M	511521738	12/10/2004		NEW	\$55.00	\$55.00	\$0.00

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100320	GARRISON, DALE T		12/10/2004		NEW	\$572.50	\$572.50	\$0.00
100317	GARRISON, RONALD LEE		12/10/2004		NEW	\$125.00	\$125.00	\$0.00
100159	GARZA, JOSESH R	462870452	12/10/2004		NEW	\$5,553.81	\$5,553.81	\$0.00
100160	GILBERT, BRICE	512583081	12/10/2004		NEW	\$262.50	\$262.50	\$0.00
100324	GILES, RICHARD ALLAN		12/10/2004		NEW	\$1,734.00	\$1,734.00	\$0.00
100323	GLEASON, STEPHANIE		12/10/2004		NEW	\$2,072.00	\$2,072.00	\$0.00
100161	GLENN, MARK M	512586540	12/10/2004		NEW	\$286.25	\$286.25	\$0.00
100162	GLESSNER, CARLA A	514662467	12/10/2004		NEW	\$113.12	\$113.12	\$0.00
100334	GONZALES, FELIX		12/10/2004		NEW	\$57.00	\$57.00	\$0.00
100163	GORDON, AMELIA	552713033	12/10/2004		NEW	\$2,019.23	\$2,019.23	\$0.00
100164	GOVAIN, GARRETT F	364925037	12/10/2004		NEW	\$853.80	\$853.80	\$0.00
100165	GOVAN, CARL	405271479	12/10/2004		NEW	\$265.63	\$265.63	\$0.00
100166	GOVAN, JERRY	461172804	12/10/2004		NEW	\$2,899.34	\$2,899.34	\$0.00
100167	GRANT, HAROLIE D	565374203	12/10/2004		NEW	\$127.34	\$127.34	\$0.00
100168	GRANT, RANDY D	551255755	12/10/2004		NEW	\$517.40	\$517.40	\$0.00
100174	GRAY, JOSEPH F	557618036	12/10/2004		NEW	\$1,003.00	\$1,003.00	\$0.00
100279	GREEN, CHARLES	510582212	12/10/2004		NEW	\$91.75	\$91.75	\$0.00
100169	GREENE, PAUL N	456538989	12/10/2004		NEW	\$250.00	\$250.00	\$0.00
100170	GREENOUGH, RICHARD	513607308	12/10/2004		NEW	\$467.50	\$467.50	\$0.00
100171	HADNOT, LEONARD	464356462	12/10/2004		NEW	\$1,361.14	\$1,361.14	\$0.00
100172	HAGMEIER, JACK D	511709268	12/10/2004		NEW	\$786.54	\$786.54	\$0.00
100173	HALL, CHARLES L	523151975	12/10/2004		NEW	\$1,121.79	\$1,121.79	\$0.00
100175	HALL, MIKE	512722246	12/10/2004		NEW	\$2,044.60	\$2,044.60	\$0.00
100280	HALL, ODELL	512761972	12/10/2004		NEW	\$39.29	\$39.29	\$0.00
100176	HAMILTON, CHARLESA	456232609	12/10/2004		NEW	\$108.42	\$108.42	\$0.00
100177	HAMMOND, TIMOTHY	523085546	12/10/2004		NEW	\$438.00	\$438.00	\$0.00
100178	HAMPSHIRE, YVONNE M	514587362	12/10/2004		NEW	\$735.79	\$735.79	\$0.00
100179	HAMPTON, ROBERT A	573531254	12/10/2004		NEW	\$542.20	\$542.20	\$0.00
100193	HANDY, VINCENT F	216926975	12/10/2004		NEW	\$319.02	\$319.02	\$0.00
100180	HARNEY, AUNDREA	249865881	12/10/2004		NEW	\$1,216.00	\$1,216.00	\$0.00
100197	HARRELL, MAY	499863905	12/10/2004		NEW	\$405.22	\$405.22	\$0.00
100181	HARRIS, CHRISTOPHER	573177695	12/10/2004		NEW	\$1,167.83	\$1,167.83	\$0.00
100182	HARRIS, DAVID G	467457361	12/10/2004		NEW	\$1,071.92	\$1,071.92	\$0.00
100194	HARRIS, EDWARD	510684804	12/10/2004		NEW	\$168.75	\$168.75	\$0.00
100196	HARRISON, S. DAVID	574840954	12/10/2004		NEW	\$664.00	\$664.00	\$0.00
100195	HASKIN, KAREN GALE	510740447	12/10/2004		NEW	\$1,410.38	\$1,410.38	\$0.00
100198	HASTINGS, ANTHONY M	252294404	12/10/2004		NEW	\$220.00	\$220.00	\$0.00
100199	HAWKINS, CHRIS	560410668	12/10/2004		NEW	\$521.56	\$521.56	\$0.00

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100200	HAYES, ROWENNA N	513822448	12/10/2004		NEW	\$1,860.00	\$1,860.00	\$0.00
100201	HEADLEY, PATRICIA D	522867578	12/10/2004		NEW	\$938.17	\$938.17	\$0.00
100202	HEATH, DAVID W	511708049	12/10/2004		NEW	\$450.00	\$450.00	\$0.00
100203	HEATH, STEVE	512685402	12/10/2004		NEW	\$284.00	\$284.00	\$0.00
100204	HELM, JAMES	511769306	12/10/2004		NEW	\$60.00	\$60.00	\$0.00
100205	HENRY, TAMMY	509684856	12/10/2004		NEW	\$300.00	\$300.00	\$0.00
100206	HENSLEY, MELISSA R	514741344	12/10/2004		NEW	\$600.02	\$600.02	\$0.00
100207	HIGGINS, JONATHAN C	453297124	12/10/2004		NEW	\$351.87	\$351.87	\$0.00
100208	HILL, CHERISH D	546395483	12/10/2004		NEW	\$1,501.26	\$1,501.26	\$0.00
100209	HILL, RONI	442884810	12/10/2004		NEW	\$187.35	\$187.35	\$0.00
100210	HOLZMEISTER, DALTON T	514023484	12/10/2004		NEW	\$505.00	\$505.00	\$0.00
100211	HOSS, STEWART	510744174	12/10/2004		NEW	\$510.00	\$510.00	\$0.00
100281	HULL, JODI	509984613	12/10/2004		NEW	\$37.64	\$37.64	\$0.00
100212	HUTCHISON, RONNIE O NEAL	460458612	12/10/2004		NEW	\$1,224.13	\$1,224.13	\$0.00
100192	IRVIN, DANIEL L	457572213	12/10/2004		NEW	\$1,379.19	\$1,379.19	\$0.00
100213	JAYNE, BRIAN E	514902633	12/10/2004		NEW	\$345.00	\$345.00	\$0.00
100273	JENKINS, LISA ANNETTE	463337333	12/10/2004		NEW	\$1,336.43	\$1,336.43	\$0.00
100214	JENNINGS, BRETT	453598175	12/10/2004		NEW	\$982.31	\$982.31	\$0.00
100215	JOHNSON, ARLANDER J	451872860	12/10/2004		NEW	\$1,337.00	\$1,337.00	\$0.00
100216	JOHNSON, BRETT A	511980888	12/10/2004		NEW	\$3,694.00	\$3,694.00	\$0.00
100332	JOHNSON, CHRISTA KERSHNER		12/10/2004		NEW	\$125.67	\$125.67	\$0.00
100217	JOHNSON, CURTIS	509849323	12/10/2004		NEW	\$1,652.00	\$1,652.00	\$0.00
100219	JOHNSON, DELBERT JOHN	266618561	12/10/2004		NEW	\$1,203.38	\$1,203.38	\$0.00
100218	JOHNSON, EDWARD	457555566	12/10/2004		NEW	\$397.85	\$397.85	\$0.00
100220	JOHNSON, EDWARD	457555566	12/10/2004		NEW	\$397.85	\$397.85	\$0.00
100221	JOHNSON, GREG	452334791	12/10/2004		NEW	\$462.50	\$462.50	\$0.00
100222	JOHNSON, KEITH	467556090	12/10/2004		NEW	\$575.00	\$575.00	\$0.00
100223	JOHNSON, MATTHEW C	506025667	12/10/2004		NEW	\$2,051.85	\$2,051.85	\$0.00
100224	JOHNSON, PATRICK O	463712675	12/10/2004		NEW	\$1,156.73	\$1,156.73	\$0.00
100225	JOHNSON, RICHARD S	527675664	12/10/2004		NEW	\$765.00	\$765.00	\$0.00
100325	JOHNSTON, RALPH JR		12/10/2004		NEW	\$498.50	\$498.50	\$0.00
100226	JONES, AKIN PORTAYE	561354355	12/10/2004		NEW	\$425.00	\$425.00	\$0.00
100227	JONES, ERIC	570174924	12/10/2004		NEW	\$1,218.76	\$1,218.76	\$0.00
100228	JONES, FRED	568174227	12/10/2004		NEW	\$2,770.00	\$2,770.00	\$0.00
100229	JONES, ISRAEL MOSSES	101509739	12/10/2004		NEW	\$723.61	\$723.61	\$0.00
100230	JONES, JENNIFER	514785226	12/10/2004		NEW	\$1,096.18	\$1,096.18	\$0.00
100231	JONES, LANELL YVONNE	509909049	12/10/2004		NEW	\$1,812.19	\$1,812.19	\$0.00
100232	JONES, MELVRICK	585466554	12/10/2004		NEW	\$2,405.07	\$2,405.07	\$0.00

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100233	JONES, SAMANTHA	308903658	12/10/2004		NEW	\$600.00	\$600.00	\$0.00
100271	JONES, SEAN	458272654	12/10/2004		NEW	\$3,316.91	\$3,316.91	\$0.00
100234	KAUMANS, SARAH A	489703278	12/10/2004		NEW	\$177.14	\$177.14	\$0.00
100326	KAYODE-WILLIAMS, STEPHEN		12/10/2004		NEW	\$2,212.17	\$2,212.17	\$0.00
100330	KEITH, GARY L		12/10/2004		NEW	\$348.50	\$348.50	\$0.00
100235	KELLY, NORMAN E	512668182	12/10/2004		NEW	\$250.00	\$250.00	\$0.00
100282	KELSO, JOHN E	513661820	12/10/2004		NEW	\$58.35	\$58.35	\$0.00
100283	KENDALL, MARGARET L	512345553	12/10/2004		NEW	\$80.04	\$80.04	\$0.00
100236	KENNEDY, ANGELA F	510922992	12/10/2004		NEW	\$800.00	\$800.00	\$0.00
100237	KILGORE, KARL E	521238149	12/10/2004		NEW	\$300.00	\$300.00	\$0.00
100239	KIREN, CLARENCE	450597048	12/10/2004		NEW	\$877.13	\$877.13	\$0.00
100238	KIRKLAND, MICHAEL	451519202	12/10/2004		NEW	\$3,269.75	\$3,269.75	\$0.00
100240	KLEIN, STEVEN M	510700697	12/10/2004		NEW	\$280.00	\$280.00	\$0.00
100241	KNIGHT, CASSANDRA A	449954069	12/10/2004		NEW	\$5,007.00	\$5,007.00	\$0.00
100244	KOROMA, ALICE F	491520855	12/10/2004		NEW	\$155.00	\$155.00	\$0.00
100242	KRAUS, JUDITH	511601440	12/10/2004		NEW	\$1,579.75	\$1,579.75	\$0.00
100243	KREJCI, RICHARD	346522782	12/10/2004		NEW	\$548.44	\$548.44	\$0.00
100329	LACLAIRE, DENIS		12/10/2004		NEW	\$120.19	\$120.19	\$0.00
100245	LAFOND, D MOND	462250694	12/10/2004		NEW	\$327.96	\$327.96	\$0.00
100246	LAHA, CHRISTOPHER M	515641590	12/10/2004		NEW	\$111.32	\$111.32	\$0.00
100328	LAMBTON, LISA S		12/10/2004		NEW	\$1,442.25	\$1,442.25	\$0.00
100248	LANDRY, DARRELL	487432660	12/10/2004		NEW	\$374.97	\$374.97	\$0.00
100247	LASKOWSKI, JOHN M	513682365	12/10/2004		NEW	\$77.00	\$77.00	\$0.00
100284	LAWSON, TROY J	453739912	12/10/2004		NEW	\$16.00	\$16.00	\$0.00
100249	LECKLITER, JIMMIE J	219940518	12/10/2004		NEW	\$115.00	\$115.00	\$0.00
100250	LEDGERWOOD, JORDAN K	573674896	12/10/2004		NEW	\$531.93	\$531.93	\$0.00
100269	LEE (BURT), CONTESSA ANNA-CA	565156679	12/10/2004		NEW	\$413.52	\$413.52	\$0.00
100251	LEE (BURT), SUSAN	515565989	12/10/2004		NEW	\$763.27	\$763.27	\$0.00
100252	LEWIS, EUGENE	441728066	12/10/2004		NEW	\$368.14	\$368.14	\$0.00
100331	LEWIS, RALPH BRYANT		12/10/2004		NEW	\$1,313.50	\$1,313.50	\$0.00
100253	LEWIS, VAN D	527675314	12/10/2004		NEW	\$560.00	\$560.00	\$0.00
100270	LIBY, YVONNE LIBY	512926230	12/10/2004		NEW	\$400.00	\$400.00	\$0.00
100254	LIGHTCAP, KAREN	512503336	12/10/2004		NEW	\$108.75	\$108.75	\$0.00
100327	LIGNTNER, BARRY		12/10/2004		NEW	\$120.00	\$120.00	\$0.00
100255	LILAK, DAVID C	513607489	12/10/2004		NEW	\$86.00	\$86.00	\$0.00
100346	LITTLE WRANGLERS, CHILD CAR		12/10/2004		NEW	\$100.00	\$100.00	\$0.00
100256	LITTLES, CHRIS	449738091	12/10/2004		NEW	\$1,709.11	\$1,709.11	\$0.00
100257	LITTLES, JACQUES P	590034048	12/10/2004		NEW	\$4,290.00	\$4,290.00	\$0.00

# Account Status Report

Active and closed accounts

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Our Number	Name	Your Account number	Date Placed	Date Last Paid	Status	Original Bal	Current Bal	Amt Paid
100259	LOHMAN, TY G	595386955	12/10/2004		NEW	\$4,470.00	\$4,470.00	\$0.00
100258	LOPEZ, DANIEL	461617685	12/10/2004		NEW	\$1,957.70	\$1,957.70	\$0.00
100260	LUALLEN, AMY	510789233	12/10/2004		NEW	\$2,924.84	\$2,924.84	\$0.00
100272	MAAS, LISA M	510761040	12/10/2004		NEW	\$65.00	\$65.00	\$0.00
100336	MAJDALANI, NAEEM		12/10/2004		NEW	\$170.00	\$170.00	\$0.00
100261	MALTBIE, CHARLES	511388829	12/10/2004		NEW	\$2,138.75	\$2,138.75	\$0.00
100262	MARTIN, DARIN	569197160	12/10/2004		NEW	\$425.00	\$425.00	\$0.00
100263	MAUL, JEFFREY	522274249	12/10/2004		NEW	\$1,430.45	\$1,430.45	\$0.00
100264	MAXFIELD SCHAPER, JUDY	509427985	12/10/2004		NEW	\$105.40	\$105.40	\$0.00
100337	MAY, DAWN		12/10/2004		NEW	\$217.52	\$217.52	\$0.00
100265	MAYES, JAMES	466772822	12/10/2004		NEW	\$542.52	\$542.52	\$0.00
100266	MAYFIELD, JAMES HENRY	515761517	12/10/2004		NEW	\$637.98	\$637.98	\$0.00
100267	MCGRIFF, ANDREW	264514245	12/10/2004		NEW	\$1,374.22	\$1,374.22	\$0.00
100268	MCINTYRE, HARVEY F	514625841	12/10/2004		NEW	\$283.30	\$283.30	\$0.00
100285	MCINTYRE, RODERICK M	253518195	12/10/2004		NEW	\$286.74	\$286.74	\$0.00
100286	MCKESSON, EXODUS D	573410772	12/10/2004		NEW	\$775.63	\$775.63	\$0.00
100287	MCKIBBEN, KIMM	523960747	12/10/2004		NEW	\$1,188.75	\$1,188.75	\$0.00
100288	MCKINNEY, MICHAEL	466197932	12/10/2004		NEW	\$1,495.12	\$1,495.12	\$0.00
100289	MEAD, SHERI D	514728397	12/10/2004		NEW	\$434.53	\$434.53	\$0.00
100333	MEADOWS, VERONICA		12/10/2004		NEW	\$187.53	\$187.53	\$0.00
100338	MEANS, WILLIE		12/10/2004		NEW	\$94.00	\$94.00	\$0.00
100290	MERRITT, SCOTT J	521291283	12/10/2004		NEW	\$830.80	\$830.80	\$0.00
100335	MESSENGER, JACKIE		12/10/2004		NEW	\$85.00	\$85.00	\$0.00
100291	MILLER, JAMES J	516745902	12/10/2004		NEW	\$474.79	\$474.79	\$0.00
100292	MILLER, JESSE	458518921	12/10/2004		NEW	\$796.64	\$796.64	\$0.00
100293	MILLER, LEEANNA D	512764017	12/10/2004		NEW	\$426.00	\$426.00	\$0.00
100294	MILLINER, MARVIN	592407275	12/10/2004		NEW	\$1,365.06	\$1,365.06	\$0.00
100295	MILLWOOD, JOHNNY WD	461690995	12/10/2004		NEW	\$452.60	\$452.60	\$0.00
100297	MILTON, ROBERT D	462293929	12/10/2004		NEW	\$1,516.80	\$1,516.80	\$0.00
100296	MIMS, JOE L	450293982	12/10/2004		NEW	\$1,250.00	\$1,250.00	\$0.00
100339	MITCHELL, STEPHANIE C		12/10/2004		NEW	\$581.19	\$581.19	\$0.00
100298	MIZE, THEODORE R	305647794	12/10/2004		NEW	\$2,362.00	\$2,362.00	\$0.00
100299	MOEDER, DONA	515708282	12/10/2004		NEW	\$25.00	\$25.00	\$0.00
100300	MONTGOMERY, BRIAN	343686563	12/10/2004		NEW	\$250.00	\$250.00	\$0.00
100301	MONTGOMERY, KALA E	509828881	12/10/2004		NEW	\$120.00	\$120.00	\$0.00
100302	MONTGOMERY, MICHAEL	452876333	12/10/2004		NEW	\$189.00	\$189.00	\$0.00
100183	MOORE, ANTON S	062724687	12/10/2004		NEW	\$2,068.54	\$2,068.54	\$0.00
100303	MOORE, CARLA R	515600800	12/10/2004		NEW	\$235.00	\$235.00	\$0.00

# Account Status Report

Active and closed accounts

December 30, 2004 3:08PM

Our Number	Name	Your Account number	Date Placed	Date Last Paid	Status	Original Bal	Current Bal	Amt Paid
100304	MOORE, JOHN A	463536049	12/10/2004		NEW	\$1,289.22	\$1,289.22	\$0.00
100184	MORENO, RUBEN M	453479918	12/10/2004		NEW	\$216.73	\$216.73	\$0.00
100305	MOSES, BRENTON R	512802169	12/10/2004		NEW	\$4,585.00	\$4,585.00	\$0.00
100306	MOSLEY, TRAVIS R	465275598	12/10/2004		NEW	\$2,456.34	\$2,456.34	\$0.00
100307	MOUNGER, SEAN V	510742757	12/10/2004		NEW	\$1,698.08	\$1,698.08	\$0.00
100312	MUNOZ, ISABEL		12/10/2004		NEW	\$2,030.14	\$2,030.14	\$0.00
100308	MUNROE, RICHARD	524177296	12/10/2004		NEW	\$185.57	\$185.57	\$0.00
100309	MURDOCK, KELLEYE E	509866376	12/10/2004		NEW	\$702.57	\$702.57	\$0.00
100310	MURROW, RONALD D	512788184	12/10/2004		NEW	\$265.00	\$265.00	\$0.00
100311	MUSTIN, EMMET R	467313640	12/10/2004		NEW	\$308.20	\$308.20	\$0.00
100344	MYERS, JEANNETTE		12/10/2004		NEW	\$858.50	\$858.50	\$0.00
100185	NAEGELE, MICHAEL J	510664069	12/10/2004		NEW	\$1,231.56	\$1,231.56	\$0.00
100099	NEAL, NANCY J	514782753	12/10/2004		NEW	\$71.00	\$71.00	\$0.00
100101	NEISHABOURI, AMIR	510907624	12/10/2004		NEW	\$923.33	\$923.33	\$0.00
100100	NELSON III, RONALD J	513841528	12/10/2004		NEW	\$25.00	\$25.00	\$0.00
100098	NESMITH, MAURICE L	264651316	12/10/2004		NEW	\$54.00	\$54.00	\$0.00
100102	NOE, SUSAN	362841247	12/10/2004		NEW	\$240.00	\$240.00	\$0.00
100103	OAKS, INGRID A	510702177	12/10/2004		NEW	\$320.00	\$320.00	\$0.00
100186	RATCLIFF, CHRISTOPHER G	466651284	12/10/2004		NEW	\$1,526.87	\$1,526.87	\$0.00
100187	RATCLIFF, KIMBERLY A	513861131	12/10/2004		NEW	\$665.00	\$665.00	\$0.00
100188	RODGERS, MATTHEW S	460556224	12/10/2004		NEW	\$1,163.70	\$1,163.70	\$0.00
100189	SAHR, STEPHEN R	450791200	12/10/2004		NEW	\$341.51	\$341.51	\$0.00
100190	SALIBA BORR, MELISSA ANN	511968973	12/10/2004		NEW	\$335.00	\$335.00	\$0.00
100191	SHAW, SCOTT A	275800922	12/10/2004		NEW	\$779.81	\$779.81	\$0.00
					<b>358 Items</b>	<b>\$326,557.38</b>	<b>\$325,378.89</b>	<b>\$1,182.23</b>

### Status Code Key

<u>Code</u>	<u>Description</u>	<u>Status Type</u>
ACT	ACTIVE ACCOUNT	0 - ACTIVE
AEX	ALL EFFORTS EXHAUSTED	1 - CLOSED
ATY	ATTORNEY REPRESENTED ON ACCOUN	1 - CLOSED
B07	CHAPTER 7 BANKRUPCY	1 - CLOSED
B13	CHAPTER 13 BANKRPCY	1 - CLOSED
BKY	BANKRUPCY	1 - CLOSED
CCC	CONSUMER CREDIT COUNCIL	0 - ACTIVE
CCR	CLOSED CLIENT REQUEST	1 - CLOSED
DEC	DEBTOR IS DECEASED	1 - CLOSED
DIP	DEBTOR IN PRISON	1 - CLOSED
DSP	DEBTOR DISPUTES BALANCE	0 - ACTIVE
DUP	DUPLICATE	0 - ACTIVE
HLD	CLIENT PUT ON HOLD	0 - ACTIVE
HOT	SPECIAL INTEREST	0 - ACTIVE
LET	SPECIAL LETTER SERIES	0 - ACTIVE
LOP	LETTER OF PROTECTION	0 - ACTIVE
NEW	NEW STATUS	0 - ACTIVE
NPC	NO MORE PDCS	0 - ACTIVE
NSF	BOUNCED CHECK OUTSTANDING	0 - ACTIVE
PCC	Pending Credit Card Payment	0 - ACTIVE
PDC	POST DATED CHECK	0 - ACTIVE
PIE	PLACED IN ERROR	1 - CLOSED
PIF	ACCOUNT PAID IN FULL	1 - Closed
PND	PENDING	0 - ACTIVE
PPA	PAID CURRENT	0 - ACTIVE
RCL	RECALLED BY CLIENT	1 - CLOSED
SIF	ACCOUNT SETTLED IN FULL	1 - CLOSED
SKP	SKIP ACCOUNT	1 - CLOSED
TEN	BALANCE UNDER \$10.00	1 - CLOSED
URS	UNCOLLECTABLE-SUIT RECOMMENDED	1 - CLOSED

## Latitude Custom Queue Report

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<u>File Number</u>	<u>Name</u>	<u>Customer</u>	<u>Desk</u>	<u>Received</u>	<u>Original Balance</u>	<u>Current Balance</u>	<u>Queue Level</u>	<u>Status</u>	<u>Queue Date</u>
130237	ACKER, WILLIAM	0001072	DESK1	8/1/2002	7,572.82	7,572.82	599	ACT	08/23/2002
130238	ACKLEY, SHEILA M	0001072	DESK1	8/1/2002	7,651.02	7,651.02	599	ACT	08/23/2002
130244	ADAMS, JANICE	0001072	DESK1	8/1/2002	6,155.22	6,155.22	599	ACT	08/23/2002
130245	ADAMS, JEAN D	0001072	DESK1	8/1/2002	5,797.02	5,797.02	599	ACT	08/23/2002
130247	ADAMS, KATHLEEN JULIA	0001072	DESK1	8/1/2002	5,921.05	5,921.05	599	ACT	08/23/2002
130250	ADAMS, NEKELA	0001072	DESK1	8/1/2002	7,231.38	7,231.38	599	ACT	08/23/2002
130251	ADAMS, ROBERT	0001072	DESK1	8/1/2002	5,387.63	5,387.63	599	ACT	08/23/2002
130255	ADDERLEY, SEDRICK L.	0001072	DESK1	8/1/2002	5,114.61	5,114.61	599	ACT	08/23/2002
130256	ADDERLY, DESSIE	0001072	DESK1	8/1/2002	6,435.29	6,435.29	599	ACT	08/23/2002
130258	AGER, ERIC	0001072	DESK1	8/1/2002	12,902.39	12,902.39	599	ACT	08/23/2002
130259	AGOSTO, HECTOR A.	0001072	DESK1	8/1/2002	8,641.56	8,641.56	599	ACT	08/23/2002
130264	ALBACH, LUCILLE C.	0001072	DESK1	8/1/2002	7,005.74	7,005.74	599	ACT	08/23/2002
130273	ALFONSO, ARGELIO	0001072	DESK1	8/1/2002	10,020.24	10,020.24	599	ACT	08/23/2002
130274	ALGER, MONTE W	0001072	DESK1	8/1/2002	7,637.11	7,637.11	599	ACT	08/23/2002
130276	ALI, ALLISON M.	0001072	DESK1	8/1/2002	6,220.73	6,220.73	599	ACT	08/23/2002
130295	AMATO, LORENZO	0001072	DESK1	8/1/2002	6,101.89	6,101.89	599	ACT	08/23/2002
130298	AMITRANO, JORGE N	0001072	DESK1	8/1/2002	7,693.30	7,693.30	599	ACT	08/23/2002
130299	ANCONA, HELEN	0001072	DESK1	8/1/2002	5,421.99	5,421.99	599	ACT	08/23/2002
130302	ANDERSON, MICHELLE L.	0001072	DESK1	8/1/2002	8,913.33	8,913.33	599	ACT	08/23/2002
130307	ANDREWS, BERT L.	0001072	DESK1	8/1/2002	6,199.26	6,199.26	599	ACT	08/23/2002
130315	ARANGUIZ, GENEVA	0001072	DESK1	8/1/2002	8,592.07	8,592.07	599	ACT	08/23/2002
130317	ARCHAMBAULT, DAVID H	0001072	DESK1	8/1/2002	9,277.05	9,277.05	599	ACT	08/23/2002
130319	ARCHER, CAROLYN R.	0001072	DESK1	8/1/2002	5,156.83	5,156.83	599	ACT	08/23/2002
130320	ARELLANO, RODRIGO R	0001072	DESK1	8/1/2002	6,077.40	6,077.40	599	ACT	08/23/2002
130327	AROCHA, JORGE L	0001072	DESK1	8/1/2002	7,351.78	7,351.78	599	ACT	08/23/2002
130330	ARRINGTON, NIKITA M.	0001072	DESK1	8/1/2002	8,288.70	8,288.70	599	ACT	08/23/2002
130341	AYALA, BLANCA I.	0001072	DESK1	8/1/2002	9,411.65	9,411.65	599	ACT	08/23/2002
130352	BAILEY, ALEXANDER	0001072	DESK1	8/1/2002	7,153.80	7,153.80	599	ACT	08/23/2002
130357	BAILLERES, ALBERTO	0001072	DESK1	8/1/2002	9,642.04	9,642.04	599	ACT	08/23/2002
130360	BAKER, SHONDA Y	0001072	DESK1	8/1/2002	6,223.33	6,223.33	599	ACT	08/23/2002
130361	BALDWIN, KEVIN E.	0001072	DESK1	8/1/2002	5,937.12	5,937.12	599	ACT	08/23/2002
130362	BALL, JAMES L JR.	0001072	DESK1	8/1/2002	5,316.76	5,316.76	599	ACT	08/23/2002
130364	BALMER, DEBBIE A	0001072	DESK1	8/1/2002	6,368.93	6,368.93	599	ACT	08/23/2002
130366	BALTIMORE, SHERYL L	0001072	DESK1	8/1/2002	5,683.53	5,683.53	599	ACT	08/23/2002
130367	BALTODANO, BRUNO M.	0001072	DESK1	8/1/2002	5,962.24	5,962.24	599	ACT	08/23/2002
130372	BANKSTON, VIVIAN A.	0001072	DESK1	8/1/2002	6,113.16	6,113.16	599	ACT	08/23/2002

## Latitude Custom Queue Report

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<u>File Number</u>	<u>Name</u>	<u>Customer</u>	<u>Desk</u>	<u>Received</u>	<u>Original Balance</u>	<u>Current Balance</u>	<u>Queue Level</u>	<u>Status</u>	<u>Queue Date</u>
130374	BARBER, BRANT R	0001072	DESK1	8/1/2002	5,400.08	5,400.08	599	ACT	08/23/2002
130375	BARCUS, ROBERT J.	0001072	DESK1	8/1/2002	6,418.68	6,418.68	599	ACT	08/23/2002
130379	BARNES, YVETTE	0001072	DESK1	8/1/2002	7,458.03	7,458.03	599	ACT	08/23/2002
130381	BARONEK, JOSEPH W.	0001072	DESK1	8/1/2002	6,142.07	6,142.07	599	ACT	08/23/2002
130382	BARONZZI, JOSEPH E.	0001072	DESK1	8/1/2002	11,280.15	11,280.15	599	ACT	08/23/2002
130383	BARR, DONALD A.	0001072	DESK1	8/1/2002	10,014.81	10,014.81	599	ACT	08/23/2002
130384	BARRERA, SAMUEL	0001072	DESK1	8/1/2002	5,011.05	5,011.05	599	ACT	08/23/2002
130400	BATES, SHIRLEY L.	0001072	DESK1	8/1/2002	7,329.30	7,329.30	599	ACT	08/23/2002
130412	BEAN, RICARDO D	0001072	DESK1	8/1/2002	6,415.06	6,415.06	599	ACT	08/23/2002
130413	BEATY, ZACKARY W.	0001072	DESK1	8/1/2002	6,831.41	6,831.41	599	ACT	08/23/2002
130417	BECKER, JAMES V.	0001072	DESK1	8/1/2002	5,024.94	5,024.94	599	ACT	08/23/2002
130419	BECKER, MARY A.	0001072	DESK1	8/1/2002	9,199.27	9,199.27	599	ACT	08/23/2002
130421	BECKMAN, DEBORAH L	0001072	DESK1	8/1/2002	5,467.15	5,467.15	599	ACT	08/23/2002
130422	BEDFORD, GEORGE	0001072	DESK1	8/1/2002	6,153.41	6,153.41	599	ACT	08/23/2002
130427	BELINFANTI, JUSTIN	0001072	DESK1	8/1/2002	7,981.56	7,981.56	599	ACT	08/23/2002
130447	BERK, MILKA	0001072	DESK1	8/1/2002	5,046.30	5,046.30	599	ACT	08/23/2002
130453	BERNARD, MICHEAL C.	0001072	DESK1	8/1/2002	9,193.34	9,193.34	599	ACT	08/23/2002
130458	BERRY, PATRICIA E.	0001072	DESK1	8/1/2002	7,350.42	7,350.42	599	ACT	08/23/2002
130459	BETANCOURT, RITA M	0001072	DESK1	8/1/2002	11,901.35	11,901.35	599	ACT	08/23/2002
130463	BIALK, DAN	0001072	DESK1	8/1/2002	9,512.69	9,512.69	599	ACT	08/23/2002
130469	BILLIOT, WIFRED D.	0001072	DESK1	8/1/2002	6,997.10	6,997.10	599	ACT	08/23/2002
130472	BIRCHFIELD, KENNETH	0001072	DESK1	8/1/2002	7,643.70	7,643.70	599	ACT	08/23/2002
130475	BISHOP JR, FREDRICK D.	0001072	DESK1	8/1/2002	5,365.45	5,365.45	599	ACT	08/23/2002
130485	BLANKENSHIP, SHARON R	0001072	DESK1	8/1/2002	14,169.16	14,169.16	599	ACT	08/23/2002
130488	BOATWRIGHT, MICHAEL E	0001072	DESK1	8/1/2002	7,594.37	7,594.37	599	ACT	08/23/2002
130491	BOLTON, JOHN & JUDGE, ADRIAN	0001072	DESK1	8/1/2002	6,374.82	6,374.82	599	ACT	08/23/2002
130497	BOOTH JR, CLARENCE R	0001072	DESK1	8/1/2002	14,256.50	14,256.50	599	ACT	08/23/2002
130498	BOOTH, BILLY J.	0001072	DESK1	8/1/2002	6,227.22	6,227.22	599	ACT	08/23/2002
130500	BORDERS, LEE A.	0001072	DESK1	8/1/2002	5,618.12	5,618.12	599	ACT	08/23/2002
					<b>479,957.48</b>	<b>479,957.48</b>	Records Printed : <b>65</b>		

# Daily Payment Report

Payments/Adjustments entered on:

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**Friday September 13, 2002**

## Summary

### Gross Collections

Total of Paid Us (PU):	<u>\$60.80</u>
Total of Paid-Us Reversals (PUR):	(\$60.00)
Total of Paid Clients (PC):	\$0.00
Total of Paid-Client Reversals (PCR):	(\$336.65)
	<b>(\$335.85)</b>

### Fee

Total of Paid Us (PU):	\$15.81
Total of Paid-Us Reversals (PUR):	(\$15.60)
Total of Paid Clients (PC):	\$0.00
Total of Paid-Client Reversals (PCR):	(\$87.53)
Less Forwardee Fee:	<u>\$0.00</u>
	<b>(\$87.32)</b>

### Deposit

Total of Paid Us (PU):	\$60.80
Plus Overpaid Amount:	\$0.00
Less Forwardee Fees:	<u>\$0.00</u>
	<b>\$60.80</b>

# Daily Payment Report

Payments/Adjustments entered on:

**Friday September 13, 2002**

## Details

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Number	Name	Type	Amount	Fee	Forwardee Fee	Overpaid
<b>Batch Number 1510</b>						
935165	STACY, MARGARET L	PUR	(\$60.00)	(\$15.60)	\$0.00	\$0.00
<b>Batch Number 1511</b>						
935165	STACY, MARGARET L	PU	\$60.80	\$15.81	\$0.00	\$0.00
<b>Batch Number 1512</b>						
949473	CRUZ, ANGEL D	PCR	(\$50.00)	(\$13.00)	\$0.00	\$0.00
953949	GRISSOM, DORIS M*	PCR	(\$10.00)	(\$2.60)	\$0.00	\$0.00
958830	LUTEN, EMMA J	PCR	(\$276.65)	(\$71.93)	\$0.00	\$0.00
<b>5 Items</b>			<b>(\$335.85)</b>	<b>(\$87.32)</b>	<b>\$0.00</b>	<b>\$0.00</b>

# Todays Payments by Batch Number

Report Date: 12/30/2004  
Report Time: 3:59:18PM

Account ID	Name	Customer	Desk	Amount	Gross	Fee
<b>PU Batch 14</b>						
100080	ARNOLD, THERESA DELORIES	0000001 PIGGLEY WIGGLEY	0000002	124.00	124.00	40.92
100197	HARRELL, MAY	0000001 PIGGLEY WIGGLEY	0000001	52.24	52.24	17.24
100540	IRVIN, DANIEL L	0000002 Bank of the Northern Hemisphere	0000002	50.00	50.00	15.00
					<b>226.24</b>	<b>73.16</b>
<b>PC Batch 15</b>						
100181	HARRIS, CHRISTOPHER	0000001 PIGGLEY WIGGLEY	0000001	500.00	500.00	165.00
100224	JOHNSON, PATRICK O	0000001 PIGGLEY WIGGLEY	0000001	51.14	51.14	16.88
100296	MIMS, JOE L	0000001 PIGGLEY WIGGLEY	0000001	210.49	210.49	69.46
					<b>761.63</b>	<b>251.34</b>
<b>PCR Batch 16</b>						
100296	MIMS, JOE L	0000001 PIGGLEY WIGGLEY	0000001	210.49	-210.49	-69.46
					<b>-210.49</b>	<b>-69.46</b>
<b>PU Batch 17</b>						
100291	MILLER, JAMES J	0000001 PIGGLEY WIGGLEY	0000001	201.14	201.14	66.38
					<b>201.14</b>	<b>66.38</b>
<b>PUR Batch 18</b>						
100291	MILLER, JAMES J	0000001 PIGGLEY WIGGLEY	0000001	201.14	-201.14	-66.38
					<b>-201.14</b>	<b>-66.38</b>
<b>Report Total:</b>					<b>777.38</b>	<b>255.04</b>

# Funds Verification Report

Items due for Deposit on or before Feb 28, 2005

1/3/2005 2:10PM

Number	Name	Deposit Date	Amount	ABA Number	Account	Bank Name \ Number Phone	Verified
100004	CROOKS, CARLTON	1/15/2005	\$188.09	999999999	98374987234	Bank of Largeness 2125555984	_____
100055	BEALE, NICOLE	1/13/2005	\$63.13	999999999	9837481`43`-102	Bank of Largeness 2125555984	_____
100055	BEALE, NICOLE	2/13/2005	\$63.13	999999999	9837481`43`-102	Bank of Largeness 2125555984	_____
100070	AUGUSTINE, ALLEN	1/3/2005	\$100.00	999999999	0988792837498721	Bank of Largeness 2125555984	_____
100070	AUGUSTINE, ALLEN	2/16/2005	\$100.00	999999999	0988792837498721	Bank of Largeness 2125555984	_____
100535	D, WILLIAMSON, KAI	1/31/2005	\$52.14	999999999	234978209174	Bank of Largeness 2125555984	_____
100535	D, WILLIAMSON, KAI	2/28/2005	\$52.14	999999999	234978209174	Bank of Largeness 2125555984	_____

## Future Post-Dated Checks

Report Date: 12/30/2004  
Report Time: 4:49:10PM

Account ID	Account Received	Entered Date	Deposit Date	Amount	Check No	NITD Date	Hold Date
100004	12/10/2004	12/15/2004	12/15/2004	\$188.09	1		12/15/2004
100048	12/10/2004	12/10/2004	1/10/2005	\$27.25	2		
100055	12/10/2004	12/13/2004	1/13/2005	\$63.13	3		
100004	12/10/2004	12/15/2004	1/15/2005	\$188.09	2		12/15/2004
100058	12/10/2004	12/15/2004	1/15/2005	\$32.25	2		12/15/2004
100048	12/10/2004	12/10/2004	2/10/2005	\$27.25	3		
100055	12/10/2004	12/13/2004	2/13/2005	\$63.13	4		
100004	12/10/2004	12/15/2004	2/15/2005	\$188.09	3		12/15/2004
100058	12/10/2004	12/15/2004	2/15/2005	\$32.25	3		12/15/2004
100048	12/10/2004	12/10/2004	3/10/2005	\$27.25	4		
100055	12/10/2004	12/13/2004	3/13/2005	\$63.13	5		
100004	12/10/2004	12/15/2004	3/15/2005	\$188.09	4		12/15/2004
100058	12/10/2004	12/15/2004	3/15/2005	\$32.25	4		12/15/2004
100055	12/10/2004	12/13/2004	4/13/2005	\$63.13	6		
100004	12/10/2004	12/15/2004	4/15/2005	\$188.09	5		12/15/2004
100055	12/10/2004	12/13/2004	5/13/2005	\$63.13	7		
100004	12/10/2004	12/15/2004	5/15/2005	\$188.09	6		12/15/2004
100055	12/10/2004	12/13/2004	6/13/2005	\$63.13	8		
100004	12/10/2004	12/15/2004	6/15/2005	\$188.09	7		12/15/2004
100055	12/10/2004	12/13/2004	7/13/2005	\$63.13	9		
100004	12/10/2004	12/15/2004	7/15/2005	\$188.09	8		12/15/2004
100004	12/10/2004	12/15/2004	8/15/2005	\$188.09	9		12/15/2004
100004	12/10/2004	12/15/2004	9/15/2005	\$188.09	10		12/15/2004

# Latitude Inventory Report

9/13/2002

9:13:34AM

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<u>Number</u>	<u>Name</u>	<u>Customer Account Number</u>	<u>Customer</u>	<u>Current Balance</u>	<u>Date Received</u>	<u>Desk</u>	<u>Status</u>
130231	AASKOV III, WALTER E	041-941-9100324-9002	0001072	2,288.20	8/1/2002	DESK1	PDC
130232	ABBALEO, LARRY B	4.32007000122091E+15	0001072	1,033.80	8/1/2002	DESK1	ACT
130234	ABBOTT, RITA	4.32007000145036E+15	0001072	66.05	1/1/2002	DESK1	ACT
130236	ABSALOM, BARBARA P	037-937-8382274-8001	0001072	826.58	3/1/2002	DESK1	ACT
130237	ACKER, WILLIAM	961576	0001072	7,572.82	8/1/2002	DESK1	ACT
130238	ACKLEY, SHEILA M	4.05355500090729E+15	0001072	7,651.02	8/1/2002	DESK1	ACT
130239	ACOSTA, FREDDY A.	037-937-5749983-9001	0001072	3,175.17	8/1/2002	DESK1	ACT
130240	ACREE, LEANN L	4.05355001279197E+15	0001072	3,587.70	8/1/2002	DESK1	ACT
130241	ADAMS, CAROL	444030990045876	0001072	987.90	4/1/2002	DESK1	ACT
130243	ADAMS, GLENDA R	4.05355000921285E+15	0001072	1,069.92	4/1/2002	DESK1	ACT
130244	ADAMS, JANICE	020-920-0261566-9001	0001072	6,155.22	8/1/2002	DESK1	ACT
130245	ADAMS, JEAN D	4.41853916531255E+15	0001072	5,797.02	8/1/2002	DESK1	ACT
130246	ADAMS, JUDY	6000213904009	0001072	0.14	2/1/2002	DESK1	ACT
130247	ADAMS, KATHLEEN JULIA	1067230	0001072	5,921.05	8/1/2002	DESK1	ACT
130248	ADAMS, LAWRENCE M	4.05355900038861E+15	0001072	3,336.73	8/1/2002	DESK1	ACT
130249	ADAMS, LIONEL E	778827	0001072	2,196.00	7/1/2002	DESK1	ACT
130250	ADAMS, NEKELA	009-909-6569016-9001	0001072	7,231.38	8/1/2002	DESK1	ACT
130251	ADAMS, ROBERT	057-957-4742067-9001	0001072	5,387.63	8/1/2002	DESK1	ACT
130252	ADAMS, STACEY	444000534035620	0001072	398.05	2/1/2002	DESK1	ACT
130253	ADAMS, WILLIAM A	057-957-1479403-9001	0001072	4,433.64	8/1/2002	DESK1	ACT
130254	ADCOX, TRAVIS J	4.32007000220652E+15	0001072	1,297.09	5/1/2002	DESK1	ACT
130255	ADDERLEY, SEDRICK L.	007-907-7494359-9001	0001072	5,114.61	8/1/2002	DESK1	ACT
130256	ADDERLY, DESSIE	444008414023093	0001072	6,435.29	8/1/2002	DESK1	ACT
130257	ADDLEMAN, PATRICIA	4.05355000227657E+15	0001072	3,024.13	8/1/2002	DESK1	ACT
130258	AGER, ERIC	4.05355000671407E+15	0001072	12,902.39	8/1/2002	DESK1	ACT

# Latitude Inventory Report

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<u>Number</u>	<u>Name</u>	<u>Customer Account Number</u>	<u>Customer</u>	<u>Current Balance</u>	<u>Date Received</u>	<u>Desk</u>	<u>Status</u>
130496	BOOHER, FRANK	7079972071	0001072	46.70	1/1/2002	DESK1	ACT
130497	BOOTH JR, CLARENCE R	039-939-6640603-9001	0001072	14,256.50	8/1/2002	DESK1	ACT
130498	BOOTH, BILLY J.	057-957-0349905-9001	0001072	6,227.22	8/1/2002	DESK1	ACT
130499	BORCINA, JOYCE A	444000434037876	0001072	54.15	1/1/2002	DESK1	ACT
130500	BORDERS, LEE A.	057-957-7041329-9001	0001072	5,618.12	8/1/2002	DESK1	ACT
3	LINK, JOHN	123456789	0001072	256.01	8/24/2002	DESK1	ACT

**864,462.30**

Records on Report

**265**

# MTD Payments by Customer

Run Date: 9/13/2002

Run Time: 9:44:23AM

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<u>Number</u>	<u>Name</u>	<u>Customer</u>	<u>Desk</u>	<u>datepaid</u>	<u>BatchType</u>	<u>TotalPaid</u>	<u>Gross</u>	<u>fee</u>
<b>0001071</b>								
131,004	FERRER, ADRIANA L.	0001071	DESK2	8/23/2002	PU	9,500.00	9,500.00	3,135.00
5	SCAN, BILL	0001071	DESK1	9/3/2002	PU	500.00	500.00	75.00
2	LINK, JOHN	0001071	DESK1	9/3/2002	PU	45.00	45.00	6.75
5	SCAN, BILL	0001071	DESK1	9/3/2002	PUR	500.00	-500.00	-75.00
1	CODEBTOR, JOE	0001071	DESK1	9/3/2002	PU	45.00	45.00	6.75
							<b>9,590.00</b>	<b>3,148.50</b>
<b>0001072</b>								
3	LINK, JOHN	0001072	DESK1	9/3/2002	PU	44.00	44.00	6.60
130,373	BARAD, STEVEN	0001072	DESK1	8/24/2002	PC	222.00	222.00	73.26
130,425	BEHUNICK, ALBERT	0001072	DESK1	8/24/2002	PC	550.66	550.66	181.72
130,492	BONATI, LYNETTE F	0001072	DESK1	8/24/2002	PC	1,100.10	1,100.10	363.03
130,401	BATTLES, RYAN L	0001072	DESK4	8/24/2002	PCR	1,500.00	-1,500.00	-495.00
130,260	AGUILAR, IVAN C	0001072	DESK1	8/24/2002	PU	1,200.00	1,200.00	396.00
130,271	ALEXANDER, IOLA	0001072	DESK1	8/24/2002	PU	156.45	156.45	51.63
130,322	ARES, JUAN	0001072	DESK1	8/24/2002	PU	1,234.55	1,234.55	407.40
130,300	ANDERSON, JOSEPH W.	0001072	DESK1	8/23/2002	PU	631.00	631.00	208.23
130,401	BATTLES, RYAN L	0001072	DESK4	8/23/2002	PC	1,500.00	1,500.00	495.00
130,410	BEALLMY, BRENDA	0001072	DESK4	8/23/2002	PC	1,200.00	1,200.00	396.00
130,343	AYES, ARNALDO A	0001072	DESK4	8/23/2002	PC	1,250.44	1,250.44	412.65
130,353	BAILEY, DARLENE C	0001072	DESK1	8/23/2002	PC	1,500.00	1,500.00	495.00
130,358	BAKER, HARVEY H	0001072	DESK4	8/23/2002	PC	1,250.44	1,250.44	412.65
130,246	ADAMS, JUDY	0001072	DESK1	8/23/2002	PU	649.00	649.00	214.17
130,261	AGUILERA, OLGA N	0001072	DESK1	8/23/2002	PU	610.00	610.00	201.30
130,266	ALBERT, DIANE	0001072	DESK1	8/23/2002	PU	525.30	525.30	173.35
130,297	AMBER ELECTRIC INC	0001072	DESK1	8/23/2002	PU	500.00	500.00	165.00
130,252	ADAMS, STACEY	0001072	DESK1	8/23/2002	PU	300.00	300.00	99.00
							<b>12,923.94</b>	<b>4,256.99</b>

<u>Number</u>	<u>Name</u>	<u>Customer</u>	<u>Desk</u>	<u>datepaid</u>	<u>BatchType</u>	<u>TotalPaid</u>	<u>Gross</u>	<u>fee</u>
<b>0001073</b>								
131,138	GLANZ, GARY	0001073	DESK2	8/23/2002	PU	500.00	500.00	112.50
131,103	GARCIA, TOMAS	0001073	DESK2	8/23/2002	PU	210.00	210.00	47.25
131,166	GONZALEZ, LESLIE	0001073	DESK2	8/23/2002	PU	350.00	350.00	78.75
131,342	HOBGOOD, DONALD R	0001073	DESK2	8/23/2002	PU	545.00	545.00	122.62
131,196	GREEN, TRINA	0001073	DESK2	8/23/2002	PU	600.00	600.00	135.00
131,264	HARKLEROAD, CARL	0001073	DESK2	8/13/2002	PU	250.00	250.00	56.25
131,264	HARKLEROAD, CARL	0001073	DESK2	8/7/2002	PUR	250.00	-250.00	-56.25
131,264	HARKLEROAD, CARL	0001073	DESK2	8/9/2002	PC	3,567.88	3,567.88	802.77
130,780	COURTOIS, MELONIE L	0001073	DESK2	8/23/2002	PU	526.77	526.77	118.52
130,687	CATANO, GILBERTO	0001073	DESK2	8/23/2002	PU	456.44	456.44	102.70
130,995	FELDMAN, THEODORE	0001073	DESK2	8/23/2002	PU	525.44	525.44	118.22
131,092	GANGONE, NICHOLAS	0001073	DESK2	8/23/2002	PU	410.00	410.00	92.25
131,007	FERZOLA JR, JOSEPH F	0001073	DESK2	8/23/2002	PU	420.55	420.55	94.62
132,200	REYNOLDS, SHELTON	0001073	DESK3	8/23/2002	PU	257.44	257.44	57.92
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,001	ORTIZ, MARIA	0001073	DESK3	8/23/2002	PU	300.00	300.00	67.50
132,001	ORTIZ, MARIA	0001073	DESK3	8/23/2002	PU	300.00	300.00	67.50
132,005	OSORIO, DANIEL RIVERA MARITZA	0001073	DESK3	8/23/2002	PU	50.00	50.00	11.25
132,005	OSORIO, DANIEL RIVERA MARITZA	0001073	DESK3	8/23/2002	PU	50.00	50.00	11.25
							<b>10,669.52</b>	<b>2,400.62</b>
							<b>33,183.46</b>	<b>9,806.11</b>

# MTD Payments by Date

Run Date: 9/13/2002

Run Time: 9:49:33AM

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<u>Number</u>	<u>Name</u>	<u>Customer</u>	<u>Desk</u>	<u>datepaid</u>	<u>BatchType</u>	<u>TotalPaid</u>	<u>Gross</u>	<u>fee</u>
<b>8/7/2002</b>								
131,264	HARKLEROAD, CARL	0001073	DESK2	8/7/2002	PUR	250.00	-250.00	-56.25
							<b>-250.00</b>	<b>-56.25</b>
<b>8/9/2002</b>								
131,264	HARKLEROAD, CARL	0001073	DESK2	8/9/2002	PC	3,567.88	3,567.88	802.77
							<b>3,567.88</b>	<b>802.77</b>
<b>8/13/2002</b>								
131,264	HARKLEROAD, CARL	0001073	DESK2	8/13/2002	PU	250.00	250.00	56.25
							<b>250.00</b>	<b>56.25</b>
<b>8/23/2002</b>								
130,300	ANDERSON, JOSEPH W.	0001072	DESK1	8/23/2002	PU	631.00	631.00	208.23
130,401	BATTLES, RYAN L	0001072	DESK4	8/23/2002	PC	1,500.00	1,500.00	495.00
130,410	BEALLMY, BRENDA	0001072	DESK4	8/23/2002	PC	1,200.00	1,200.00	396.00
130,343	AYES, ARNALDO A	0001072	DESK4	8/23/2002	PC	1,250.44	1,250.44	412.65
130,353	BAILEY, DARLENE C	0001072	DESK1	8/23/2002	PC	1,500.00	1,500.00	495.00
130,358	BAKER, HARVEY H	0001072	DESK4	8/23/2002	PC	1,250.44	1,250.44	412.65
131,342	HOBGOOD, DONALD R	0001073	DESK2	8/23/2002	PU	545.00	545.00	122.62
131,196	GREEN, TRINA	0001073	DESK2	8/23/2002	PU	600.00	600.00	135.00
131,166	GONZALEZ, LESLIE	0001073	DESK2	8/23/2002	PU	350.00	350.00	78.75
130,246	ADAMS, JUDY	0001072	DESK1	8/23/2002	PU	649.00	649.00	214.17
130,261	AGUILERA, OLGA N	0001072	DESK1	8/23/2002	PU	610.00	610.00	201.30
130,266	ALBERT, DIANE	0001072	DESK1	8/23/2002	PU	525.30	525.30	173.35
130,297	AMBER ELECTRIC INC	0001072	DESK1	8/23/2002	PU	500.00	500.00	165.00
130,252	ADAMS, STACEY	0001072	DESK1	8/23/2002	PU	300.00	300.00	99.00
131,138	GLANZ, GARY	0001073	DESK2	8/23/2002	PU	500.00	500.00	112.50
131,103	GARCIA, TOMAS	0001073	DESK2	8/23/2002	PU	210.00	210.00	47.25
131,092	GANGONE, NICHOLAS	0001073	DESK2	8/23/2002	PU	410.00	410.00	92.25
131,007	FERZOLA JR, JOSEPH F	0001073	DESK2	8/23/2002	PU	420.55	420.55	94.62
131,004	FERRER, ADRIANA L.	0001071	DESK2	8/23/2002	PU	9,500.00	9,500.00	3,135.00
130,995	FELDMAN, THEODORE	0001073	DESK2	8/23/2002	PU	525.44	525.44	118.22
130,780	COURTOIS, MELONIE L	0001073	DESK2	8/23/2002	PU	526.77	526.77	118.52
130,687	CATANO, GILBERTO	0001073	DESK2	8/23/2002	PU	456.44	456.44	102.70
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,001	ORTIZ, MARIA	0001073	DESK3	8/23/2002	PU	300.00	300.00	67.50
132,001	ORTIZ, MARIA	0001073	DESK3	8/23/2002	PU	300.00	300.00	67.50
132,005	OSORIO, DANIEL RIVERA MARITZA	0001073	DESK3	8/23/2002	PU	50.00	50.00	11.25
132,005	OSORIO, DANIEL RIVERA MARITZA	0001073	DESK3	8/23/2002	PU	50.00	50.00	11.25
132,200	REYNOLDS, SHELTON	0001073	DESK3	8/23/2002	PU	257.44	257.44	57.92
							<b>26,517.82</b>	<b>8,005.20</b>

<u>Number</u>	<u>Name</u>	<u>Customer</u>	<u>Desk</u>	<u>datepaid</u>	<u>BatchType</u>	<u>TotalPaid</u>	<u>Gross</u>	<u>fee</u>
<b>8/24/2002</b>								
130,373	BARAD, STEVEN	0001072	DESK1	8/24/2002	PC	222.00	222.00	73.26
130,425	BEHUNICK, ALBERT	0001072	DESK1	8/24/2002	PC	550.66	550.66	181.72
130,492	BONATI, LYNETTE F	0001072	DESK1	8/24/2002	PC	1,100.10	1,100.10	363.03
130,401	BATTLES, RYAN L	0001072	DESK4	8/24/2002	PCR	1,500.00	-1,500.00	-495.00
130,260	AGUILAR, IVAN C	0001072	DESK1	8/24/2002	PU	1,200.00	1,200.00	396.00
130,271	ALEXANDER, IOLA	0001072	DESK1	8/24/2002	PU	156.45	156.45	51.63
130,322	ARES, JUAN	0001072	DESK1	8/24/2002	PU	1,234.55	1,234.55	407.40
							<b>2,963.76</b>	<b>978.04</b>
<b>9/3/2002</b>								
5	SCAN, BILL	0001071	DESK1	9/3/2002	PU	500.00	500.00	75.00
2	LINK, JOHN	0001071	DESK1	9/3/2002	PU	45.00	45.00	6.75
5	SCAN, BILL	0001071	DESK1	9/3/2002	PUR	500.00	-500.00	-75.00
1	CODEBTOR, JOE	0001071	DESK1	9/3/2002	PU	45.00	45.00	6.75
3	LINK, JOHN	0001072	DESK1	9/3/2002	PU	44.00	44.00	6.60
							<b>134.00</b>	<b>20.10</b>
							<b>33,183.46</b>	<b>9,806.11</b>

# MTD Payments by Desk

Run Date: 9/13/2002

Run Time: 9:50:16AM

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<u>Number</u>	<u>Name</u>	<u>Customer</u>	<u>Desk</u>	<u>datepaid</u>	<u>BatchType</u>	<u>TotalPaid</u>	<u>Gross</u>	<u>fee</u>
<b>DESK1</b>								
130,300	ANDERSON, JOSEPH W.	0001072	DESK1	8/23/2002	PU	631.00	631.00	208.23
130,353	BAILEY, DARLENE C	0001072	DESK1	8/23/2002	PC	1,500.00	1,500.00	495.00
130,246	ADAMS, JUDY	0001072	DESK1	8/23/2002	PU	649.00	649.00	214.17
130,261	AGUILERA, OLGA N	0001072	DESK1	8/23/2002	PU	610.00	610.00	201.30
130,266	ALBERT, DIANE	0001072	DESK1	8/23/2002	PU	525.30	525.30	173.35
130,297	AMBER ELECTRIC INC	0001072	DESK1	8/23/2002	PU	500.00	500.00	165.00
130,252	ADAMS, STACEY	0001072	DESK1	8/23/2002	PU	300.00	300.00	99.00
130,373	BARAD, STEVEN	0001072	DESK1	8/24/2002	PC	222.00	222.00	73.26
130,425	BEHUNICK, ALBERT	0001072	DESK1	8/24/2002	PC	550.66	550.66	181.72
130,492	BONATI, LYNETTE F	0001072	DESK1	8/24/2002	PC	1,100.10	1,100.10	363.03
130,260	AGUILAR, IVAN C	0001072	DESK1	8/24/2002	PU	1,200.00	1,200.00	396.00
130,271	ALEXANDER, IOLA	0001072	DESK1	8/24/2002	PU	156.45	156.45	51.63
130,322	ARES, JUAN	0001072	DESK1	8/24/2002	PU	1,234.55	1,234.55	407.40
5	SCAN, BILL	0001071	DESK1	9/3/2002	PU	500.00	500.00	75.00
2	LINK, JOHN	0001071	DESK1	9/3/2002	PU	45.00	45.00	6.75
5	SCAN, BILL	0001071	DESK1	9/3/2002	PUR	500.00	-500.00	-75.00
1	CODEBTOR, JOE	0001071	DESK1	9/3/2002	PU	45.00	45.00	6.75
3	LINK, JOHN	0001072	DESK1	9/3/2002	PU	44.00	44.00	6.60
							<b>9,313.06</b>	<b>3,049.19</b>
<b>DESK2</b>								
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
132,000	OROZCO-AGUILAR, MARTIN	0001073	DESK2	8/23/2002	PU	400.00	400.00	90.00
131,264	HARKLEROAD, CARL	0001073	DESK2	8/13/2002	PU	250.00	250.00	56.25
131,264	HARKLEROAD, CARL	0001073	DESK2	8/7/2002	PUR	250.00	-250.00	-56.25
131,264	HARKLEROAD, CARL	0001073	DESK2	8/9/2002	PC	3,567.88	3,567.88	802.77
130,780	COURTOIS, MELONIE L	0001073	DESK2	8/23/2002	PU	526.77	526.77	118.52
130,687	CATANO, GILBERTO	0001073	DESK2	8/23/2002	PU	456.44	456.44	102.70
131,092	GANGONE, NICHOLAS	0001073	DESK2	8/23/2002	PU	410.00	410.00	92.25
131,007	FERZOLA JR, JOSEPH F	0001073	DESK2	8/23/2002	PU	420.55	420.55	94.62
131,004	FERRER, ADRIANA L.	0001071	DESK2	8/23/2002	PU	9,500.00	9,500.00	3,135.00
130,995	FELDMAN, THEODORE	0001073	DESK2	8/23/2002	PU	525.44	525.44	118.22
131,138	GLANZ, GARY	0001073	DESK2	8/23/2002	PU	500.00	500.00	112.50
131,103	GARCIA, TOMAS	0001073	DESK2	8/23/2002	PU	210.00	210.00	47.25
131,166	GONZALEZ, LESLIE	0001073	DESK2	8/23/2002	PU	350.00	350.00	78.75
131,342	HOBGOOD, DONALD R	0001073	DESK2	8/23/2002	PU	545.00	545.00	122.62
131,196	GREEN, TRINA	0001073	DESK2	8/23/2002	PU	600.00	600.00	135.00
							<b>19,212.08</b>	<b>5,320.20</b>

<u>Number</u>	<u>Name</u>	<u>Customer</u>	<u>Desk</u>	<u>datepaid</u>	<u>BatchType</u>	<u>TotalPaid</u>	<u>Gross</u>	<u>fee</u>
<b>DESK3</b>								
132,001	ORTIZ, MARIA	0001073	DESK3	8/23/2002	PU	300.00	300.00	67.50
132,001	ORTIZ, MARIA	0001073	DESK3	8/23/2002	PU	300.00	300.00	67.50
132,005	OSORIO, DANIEL RIVERA MARITZA	0001073	DESK3	8/23/2002	PU	50.00	50.00	11.25
132,005	OSORIO, DANIEL RIVERA MARITZA	0001073	DESK3	8/23/2002	PU	50.00	50.00	11.25
132,200	REYNOLDS, SHELTON	0001073	DESK3	8/23/2002	PU	257.44	257.44	57.92
							<b>957.44</b>	<b>215.42</b>
<b>DESK4</b>								
130,358	BAKER, HARVEY H	0001072	DESK4	8/23/2002	PC	1,250.44	1,250.44	412.65
130,401	BATTLES, RYAN L	0001072	DESK4	8/23/2002	PC	1,500.00	1,500.00	495.00
130,410	BEALLMY, BRENDA	0001072	DESK4	8/23/2002	PC	1,200.00	1,200.00	396.00
130,343	AYES, ARNALDO A	0001072	DESK4	8/23/2002	PC	1,250.44	1,250.44	412.65
130,401	BATTLES, RYAN L	0001072	DESK4	8/24/2002	PCR	1,500.00	-1,500.00	-495.00
							<b>3,700.88</b>	<b>1,221.30</b>
							<b>33,183.46</b>	<b>9,806.11</b>

# NSF Payments Report

12/31/2004

Date	Account ID	Name	Amount Paid	Total Fees
<b>Desk 0000001</b>				
12/30/2004	100291	MILLER, JAMES J	201.14	66.38
			<u>201.14</u>	<u>66.38</u>
<b>Desk 0000002</b>				
12/15/2004	100058	AVIS, LINDA	32.25	10.64
12/15/2004	100056	BELCHER, KEITH A	100.00	33.00
12/15/2004	100060	BAILEY, JAMES L	73.60	24.29
			<u>205.85</u>	<u>67.93</u>
<b>Totals</b>			<b>406.99</b>	<b>134.31</b>

# Pending Remittance

Run Date: 9/15/06

For Month: 8/2006

<u>Number</u>	<u>Debtor Name</u>	<u>Type</u>	<u>Month</u>	<u>Date Paid</u>	<u>Payment Method</u>	<u>Total Paid</u>	<u>Inv Amt</u>	<u>Paid Us</u>	<u>Paid Cust</u>	<u>Fee Amt</u>	<u>* Due Cust</u>	<u>* Due Us</u>
<b>000001 - JACKSONVILLE BANK</b>										<b>1 - Separate</b>	<b>2 - Gross</b>	
105111	WADDY, BARBARA	PU	08/2006	09/05/2006	Credit Card	\$111.00	\$100.00	\$100.00	\$0.00	\$25.00	\$100.00	\$25.00
105111	WADDY, BARBARA	PU	08/2006	09/05/2006	Credit Card	\$82.00	\$73.00	\$73.00	\$0.00	\$18.25	\$73.00	\$18.25
105114	MATHIS, TONYA	PU	08/2006	09/05/2006	Credit Card	\$255.00	\$250.00	\$250.00	\$0.00	\$62.50	\$250.00	\$62.50
105140	SMITH, JOHN W	PUR	08/2006	08/24/2006		(\$20.60)	(\$20.00)	(\$20.00)	\$0.00	(\$5.00)	\$0.00	\$15.00
105165	BOONE, CARROL	PU	08/2006	08/24/2006		\$100.00	\$100.00	\$100.00	\$0.00	\$33.00	\$100.00	\$33.00
105168	CAFE, SIENNA	PC	08/2006	08/24/2006		\$200.00	\$200.00	\$0.00	\$200.00	\$66.00	\$0.00	\$66.00
105216	FLORES, BRISA H	PU	08/2006	09/05/2006	Credit Card	\$45.11	\$45.11	\$45.11	\$0.00	\$11.28	\$45.11	\$11.28
105464	JOHNSON, ANNIE L	PU	08/2006	09/05/2006	Credit Card	\$37.21	\$37.21	\$37.21	\$0.00	\$9.30	\$37.21	\$9.30
105930	JONES, MICHAEL W	PU	08/2006	09/05/2006	Credit Card	\$15.00	\$10.00	\$10.00	\$0.00	\$2.50	\$10.00	\$2.50
105930	JONES, MICHAEL W	PU	08/2006	09/05/2006	Credit Card	\$15.00	\$10.00	\$10.00	\$0.00	\$2.50	\$10.00	\$2.50
105930	JONES, MICHAEL W	PU	08/2006	09/05/2006	Credit Card	\$20.00	\$15.00	\$15.00	\$0.00	\$3.75	\$15.00	\$3.75
106139	JONES, BERVELY	PU	08/2006	09/05/2006	Credit Card	\$200.00	\$200.00	\$200.00	\$0.00	\$50.00	\$200.00	\$50.00
106371	ORTEGA, DEBRA	PU	08/2006	09/05/2006	Credit Card	\$150.00	\$150.00	\$150.00	\$0.00	\$37.50	\$150.00	\$37.50
106371	ORTEGA, DEBRA	PU	08/2006	09/05/2006	Credit Card	\$150.00	\$150.00	\$150.00	\$0.00	\$37.50	\$150.00	\$37.50
106884	KEITH, WILLA C	PU	08/2006	08/22/2006	ACH DEBIT	\$85.09	\$80.09	\$80.09	\$0.00	\$20.02	\$80.09	\$20.02
108278	JONES, KIMBERLY G	PU	08/2006	09/05/2006	Credit Card	\$500.00	\$500.00	\$500.00	\$0.00	\$125.00	\$500.00	\$125.00
108376	ATTAYA, JULIE	PU	08/2006	09/14/2006	PAPER DRAFT	\$25.00	\$25.00	\$25.00	\$0.00	\$6.25	\$25.00	\$6.25
108376	ATTAYA, JULIE	PU	08/2006	09/14/2006	PAPER DRAFT	\$25.00	\$25.00	\$25.00	\$0.00	\$6.25	\$25.00	\$6.25
108376	ATTAYA, JULIE	PU	08/2006	09/14/2006	PAPER DRAFT	\$25.00	\$25.00	\$25.00	\$0.00	\$6.25	\$25.00	\$6.25
108380	RIVERA, JESSE	PU	08/2006	09/05/2006	Credit Card	\$30.00	\$25.00	\$25.00	\$0.00	\$6.25	\$25.00	\$6.25
108380	RIVERA, JESSE	PU	08/2006	09/05/2006	Credit Card	\$32.50	\$27.50	\$27.50	\$0.00	\$6.88	\$27.50	\$6.88
108380	RIVERA, JESSE	PU	08/2006	09/05/2006	Credit Card	\$15.00	\$10.00	\$10.00	\$0.00	\$2.50	\$10.00	\$2.50
108398	HERZOG, RONDA	PU	08/2006	09/14/2006	PAPER DRAFT	\$55.00	\$50.00	\$50.00	\$0.00	\$12.50	\$50.00	\$12.50
108398	HERZOG, RONDA	PU	08/2006	09/14/2006	PAPER DRAFT	\$55.00	\$50.00	\$50.00	\$0.00	\$12.50	\$50.00	\$12.50
108398	HERZOG, RONDA	PU	08/2006	09/14/2006	PAPER DRAFT	\$55.00	\$50.00	\$50.00	\$0.00	\$12.50	\$50.00	\$12.50
108398	HERZOG, RONDA	PU	08/2006	09/14/2006	PAPER DRAFT	\$55.00	\$50.00	\$50.00	\$0.00	\$12.50	\$50.00	\$12.50
108398	HERZOG, RONDA	PU	08/2006	09/14/2006	PAPER DRAFT	\$55.00	\$50.00	\$50.00	\$0.00	\$12.50	\$50.00	\$12.50
109363	Example, payment	PCR	08/2006	08/24/2006		(\$211.36)	(\$211.36)	\$0.00	(\$211.36)	(\$105.68)	\$105.68	\$0.00
110635	Deville, Jackson	PU	08/2006	08/22/2006	ACH DEBIT	\$81.17	\$76.17	\$76.17	\$0.00	\$19.04	\$76.17	\$19.04
<b>000001 - JACKSONVILLE BANK</b>						<b>\$2,242.12</b>	<b>\$2,152.72</b>	<b>\$2,164.08</b>	<b>(\$11.36)</b>	<b>\$509.34</b>	<b>\$2,289.76</b>	<b>\$635.02</b>
						<b>* Remit Amount:</b>	<b>\$2,289.76</b>			<b>* Adjusted Due Us :</b>	<b>\$635.02</b>	

<b>000003 - BANK OF NORTHERN HEMISPHERE</b>										<b>1 - Separate</b>	<b>1 - Net</b>	
110088	RANGEL, MARIA	PUR	08/2006	08/24/2006		(\$100.00)	(\$100.00)	(\$100.00)	\$0.00	(\$75.00)	\$0.00	\$25.00
110088	RANGEL, MARIA	PU	08/2006	08/24/2006		\$250.00	\$250.00	\$250.00	\$0.00	\$187.50	\$62.50	\$0.00
110108	LABUZAN, ERETTE	PCR	08/2006	08/24/2006		(\$200.00)	(\$200.00)	\$0.00	(\$200.00)	(\$150.00)	\$150.00	\$0.00
110515	MELAUGHLIN, PAUL	PUR	08/2006	08/24/2006		(\$50.06)	(\$50.06)	(\$50.06)	\$0.00	(\$25.03)	\$0.00	\$25.03
110561	BRAMMER, ANDY	PU	08/2006	09/05/2006	Credit Card	\$12.38	\$12.38	\$12.38	\$0.00	\$9.29	\$3.09	\$0.00
110563	SMITH, CHARLES C	PC	08/2006	08/24/2006		\$50.00	\$50.00	\$0.00	\$50.00	\$16.50	\$0.00	\$16.50

\* Assumes reversal matching is done when invoicing

# Pending Remittance Summary

Run Date: 9/15/06

For Month: 8/2006

<u>Customer Name</u>	<u>Invoice Type</u>	<u>Gross/Net</u>	<u>Total Paid</u>	<u>Inv Amt</u>	<u>Paid Us</u>	<u>Paid Cust</u>	<u>Fee Amt</u>	<u>* Remit Amt</u>	<u>* Adj. Due Us</u>
0000001 - JACKSONVILLE BANK	1 - Separate	2 - Gross	\$2,242.12	\$2,152.72	\$2,164.08	(\$11.36)	\$509.34	\$2,289.76	\$635.02
0000003 - BANK OF NORTHERN HEMISPHERE	1 - Separate	1 - Net	(\$37.68)	(\$37.68)	\$112.32	(\$150.00)	(\$36.74)	\$165.56	\$16.50
0006557 - CITIBANK	2 - Combined	2 - Gross	\$833.88	\$806.64	\$781.64	\$25.00	\$288.23	\$1,001.64	\$508.23
0050000 - SOUTHEAST CELLULAR	2 - Combined	1 - Net	\$38.72	\$38.72	\$38.72	\$0.00	(\$28.28)	\$67.00	\$0.00
0050002 - COLLEENS CREATIONS	1 - Separate	1 - Net	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Grand Total:</b>			<b>\$3,077.04</b>	<b>\$2,960.40</b>	<b>\$3,096.76</b>	<b>(\$136.36)</b>	<b>\$732.55</b>	<b>\$3,523.96</b>	<b>\$1,159.75</b>

\* Assumes reversal matching is done when invoicing

# Pending Remittance

Run Date: 9/15/06

For Month: 8/2006

<u>Number</u>	<u>Debtor Name</u>	<u>Type</u>	<u>Month</u>	<u>Date Paid</u>	<u>Payment Method</u>	<u>Total Paid</u>	<u>Inv Amt</u>	<u>Paid Us</u>	<u>Paid Cust</u>	<u>Fee Amt</u>	<u>* Due Cust</u>	<u>* Due Us</u>
<b>0000003 - BANK OF NORTHERN HEMISPHERE</b>						<b>(\$37.68)</b>	<b>(\$37.68)</b>	<b>\$112.32</b>	<b>(\$150.00)</b>	<b>(\$36.74)</b>	<b>\$215.59</b>	<b>\$66.53</b>
<b>* Remit Amount:</b>						<b>\$165.56</b>		<b>* Adjusted Due Us :</b>		<b>\$16.50</b>		
<b>0006557 - CITIBANK</b>									<b>2 - Combined</b>	<b>2 - Gross</b>		
110638	CUNNINGHAM, MALINDA	PUR	08/2006	08/24/2006		(\$100.00)	(\$100.00)	(\$100.00)	\$0.00	(\$60.00)	\$0.00	\$40.00
110639	CUPO, JON	PCR	08/2006	08/24/2006		(\$200.00)	(\$200.00)	\$0.00	(\$200.00)	(\$120.00)	\$120.00	\$0.00
110640	CRUZ, MONICA	PU	08/2006	08/25/2006	PAPER DRAFT	\$71.64	\$66.64	\$66.64	\$0.00	\$39.98	\$66.64	\$39.98
110640	CRUZ, MONICA	PU	08/2006	09/05/2006	Credit Card	\$30.90	\$30.00	\$30.00	\$0.00	\$18.00	\$30.00	\$18.00
110640	CRUZ, MONICA	PU	08/2006	09/05/2006	Credit Card	\$113.30	\$110.00	\$110.00	\$0.00	\$66.00	\$110.00	\$66.00
110640	CRUZ, MONICA	PU	08/2006	09/14/2006	PAPER DRAFT	\$30.00	\$25.00	\$25.00	\$0.00	\$15.00	\$25.00	\$15.00
110640	CRUZ, MONICA	PU	08/2006	09/14/2006	PAPER DRAFT	\$28.04	\$20.00	\$20.00	\$0.00	\$12.00	\$20.00	\$12.00
110640	CRUZ, MONICA	PU	08/2006	09/14/2006	PAPER DRAFT	\$135.00	\$130.00	\$130.00	\$0.00	\$78.00	\$130.00	\$78.00
110641	CREED, JOE E	PU	08/2006	08/24/2006		\$500.00	\$500.00	\$500.00	\$0.00	\$165.00	\$500.00	\$165.00
110642	CROOKS, CARLTON	PC	08/2006	08/24/2006		\$225.00	\$225.00	\$0.00	\$225.00	\$74.25	\$0.00	\$74.25
<b>0006557 - CITIBANK</b>						<b>\$833.88</b>	<b>\$806.64</b>	<b>\$781.64</b>	<b>\$25.00</b>	<b>\$288.23</b>	<b>\$1,001.64</b>	<b>\$508.23</b>
<b>* Remit Amount:</b>						<b>\$1,001.64</b>		<b>* Adjusted Due Us :</b>		<b>\$508.23</b>		
<b>0050000 - SOUTHEAST CELLULAR</b>									<b>2 - Combined</b>	<b>1 - Net</b>		
107207	SMITH, JOE	PU	08/2006	08/24/2006		\$100.00	\$100.00	\$100.00	\$0.00	\$33.00	\$67.00	\$0.00
107207	SMITH, JOE	PC	08/2006	08/24/2006		\$200.00	\$200.00	\$0.00	\$200.00	\$66.00	\$0.00	\$66.00
107207	SMITH, JOE	PCR	08/2006	08/24/2006		(\$200.00)	(\$200.00)	\$0.00	(\$200.00)	(\$66.00)	\$0.00	(\$66.00)
107207	SMITH, JOE	PUR	08/2006	08/24/2006		(\$61.28)	(\$61.28)	(\$61.28)	\$0.00	(\$61.28)	\$0.00	\$0.00
<b>0050000 - SOUTHEAST CELLULAR</b>						<b>\$38.72</b>	<b>\$38.72</b>	<b>\$38.72</b>	<b>\$0.00</b>	<b>(\$28.28)</b>	<b>\$67.00</b>	<b>\$0.00</b>
<b>* Remit Amount:</b>						<b>\$67.00</b>		<b>* Adjusted Due Us :</b>		<b>\$0.00</b>		
<b>0050002 - COLLEENS CREATIONS</b>									<b>1 - Separate</b>	<b>1 - Net</b>		
110636	MOUSE, MICKEY T	PU	08/2006	08/24/2006		\$100.00	\$100.00	\$100.00	\$0.00	\$33.00	\$67.00	\$0.00
110636	MOUSE, MICKEY T	PC	08/2006	08/24/2006		\$200.00	\$200.00	\$0.00	\$200.00	\$66.00	\$0.00	\$66.00
110636	MOUSE, MICKEY T	PUR	08/2006	08/24/2006		(\$100.00)	(\$100.00)	(\$100.00)	\$0.00	(\$33.00)	(\$67.00)	\$0.00
110636	MOUSE, MICKEY T	PCR	08/2006	08/24/2006		(\$200.00)	(\$200.00)	\$0.00	(\$200.00)	(\$66.00)	\$0.00	(\$66.00)
<b>0050002 - COLLEENS CREATIONS</b>						<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>* Remit Amount:</b>						<b>\$0.00</b>		<b>* Adjusted Due Us :</b>		<b>\$0.00</b>		
<b>Grand Total:</b>						<b>\$3,077.04</b>	<b>\$2,960.40</b>	<b>\$3,096.76</b>	<b>(\$136.36)</b>	<b>\$732.55</b>	<b>\$3,573.99</b>	<b>\$1,209.78</b>
<b>* Remit Amount:</b>						<b>\$3,523.96</b>		<b>* Adjusted Due Us :</b>		<b>\$1,159.75</b>		

\* Assumes reversal matching is done when invoicing

# DIRECT CHECK EXPORT REPORT

1/4/2005 10:31:57AM

Account	Name	CheckNo	Amount	Deposit Date	Status
100007	COUMPY, LYNN EARL	1	\$35.55	1/4/2005	Not approved or On hold
100009	COTTON, ROBERT	1	\$70.28	1/4/2005	Exported
100010	CORTES, MARIA	1	\$15.00	1/4/2005	Exported
100011	CORNELIUS, WAYNE	1	\$25.00	1/4/2005	Exported
100013	CLARK, CRYSTAL	1	\$70.00	1/4/2005	Exported
100084	ADAMS, FATIMA	1	\$25.65	1/4/2005	Exported

Total Items	6
Exported	5
Not Exported	1

# Payment Batch Report

12/31/2004 11:16:45AM

Page 1 of 1

<b>Batch Number: 23</b>		<b>PU - Paid to Us</b>				
<u>File Number</u>	<u>Total Amount</u>	<u>Total Fee</u>	<u>Pmt Method</u>	<u>Is Settlement</u>	<u>Over Paid Amt</u>	<u>Forwardee Fee</u>
100026	52.14	17.21		No	0.00	0.00
100044	20.00	6.60		No	0.00	0.00
100060	50.00	16.50		No	0.00	0.00
100070	150.14	49.55		No	0.00	0.00
100320	25.00	8.25		No	0.00	0.00
	<b>297.28</b>	<b>98.11</b>			<b>0.00</b>	<b>0.00</b>

<b>Batch Number: 24</b>		<b>PUR - Paid to Us Reversals</b>				
<u>File Number</u>	<u>Total Amount</u>	<u>Total Fee</u>	<u>Pmt Method</u>	<u>Is Settlement</u>	<u>Over Paid Amt</u>	<u>Forwardee Fee</u>
100241	201.47	66.49		No	0.00	0.00
	<b>201.47</b>	<b>66.49</b>			<b>0.00</b>	<b>0.00</b>

<b>Batch Number: 25</b>		<b>PC - Paid to Client</b>				
<u>File Number</u>	<u>Total Amount</u>	<u>Total Fee</u>	<u>Pmt Method</u>	<u>Is Settlement</u>	<u>Over Paid Amt</u>	<u>Forwardee Fee</u>
100185	501.41	165.47		No	0.00	0.00
100190	71.41	23.57		No	0.00	0.00
100297	59.16	19.52		No	0.00	0.00
100311	104.14	34.37		No	0.00	0.00
100333	22.19	7.32		No	0.00	0.00
100344	91.14	30.08		No	0.00	0.00
	<b>849.45</b>	<b>280.33</b>			<b>0.00</b>	<b>0.00</b>

**Deposit**

Total Paid Us:	\$297.28
Less Forwardee Fees:	\$0.00
Plus Overpaid Amts	\$0.00
Deposit Amount:	<u>\$297.28</u>

**Total Collections**

Total PU - PUR	\$95.81
Total Paid Client:	\$0.00
Total Paid Agency:	\$0.00
Total:	<u>\$95.81</u>

**Fee Amount**

	<u>\$31.62</u>
	\$280.33
	<u>\$0.00</u>
	\$311.95

**Adjustments**

Decreasing	\$0.00
Increasing	\$0.00

**Promise Report**

For Promises All existing items  
 Due between 12/30/2004 and 1/31/2005

December 30, 2004 4:13 PM

**All Branches**

<u>Entered</u>	<u>Acct ID</u>	<u>Times Contacted</u>	<u>Current Bal</u>	<u>Promise Amt</u>	<u>Due Date</u>	<u>ApprovedBy</u>	<u>DueDate</u>	<u>Suspended</u>
<b>Desk 0000002</b>								
12/30/2004	100054	1	\$1,995.67	\$199.57	12/30/2004	nan		
12/30/2004	100054	1	\$1,995.67	\$199.57	1/30/2005	nan		
12/30/2004	100065	0	\$556.71	\$100.00	1/4/2005	nan		
12/13/2004	100541	0	\$1,254.25	\$110.83	1/16/2005	nan		✓
				<b>Total</b>	<b>\$609.97</b>	<b>\$152.49</b>	Average	<b>\$155.20</b> Median
<b>Desk 0000003</b>								
12/30/2004	100008	0	\$330.00	\$23.00	1/3/2005	laura		
12/30/2004	100019	1	\$747.94	\$50.00	1/25/2005	laura		
12/30/2004	100020	1	\$810.14	\$149.14	12/31/2004	laura		
				<b>Total</b>	<b>\$222.14</b>	<b>\$74.05</b>	Average	<b>\$50.00</b> Median
<b>Desk 0000004</b>								
12/30/2004	100002	1	\$858.15	\$100.00	1/4/2005	brenda		
12/30/2004	100003	1	\$3,639.25	\$50.00	1/3/2005	brenda		
				<b>Total</b>	<b>\$150.00</b>	<b>\$75.00</b>	Average	<b>\$75.00</b> Median

## Promise Report

For Promises All existing items  
Due between 12/30/2004 and 1/31/2005

December 30, 2004 4:13 PM

All Branches

### Report Summary

Number of Promises	<b>9</b>
Total Amount Promised	<b>\$982.11</b>
Median Amount Promised	<b>\$100.00</b>
Average Amount Promised	<b>\$109.12</b>

## PDC Report

For Items All existing items  
Due between 12/31/2004 and 1/31/2005

December 31, 2004 1:31 PM

### All Branches

<u>Entered</u>	<u>Acct ID</u>	<u>Contacts</u>	<u>PDC Date</u>	<u>Current Bal:</u>	<u>PDC Amt</u>	<u>Projected Fee</u>	<u>Type</u>	<u>Approved</u>	<u>On Hold</u>
<b>Customer 0000001</b>									
12/15/2004	100004	2	1/15/2005	\$1,880.90	\$188.09	\$62.07	Paper Draft		✓
12/10/2004	100048	0	1/10/2005	\$109.00	\$27.25	\$8.99	Paper Draft	✓	✓
12/13/2004	100055	1	1/13/2005	\$360.46	\$63.13	\$20.83	Paper Draft	✓	
12/15/2004	100058	1	1/15/2005	\$129.00	\$32.25	\$10.64	Paper Draft	✓	✓
					<b>Total</b>	<b>\$310.72</b>	<b>\$102.53</b>		
					Average	<b>\$77.68</b>	<b>\$25.63</b>		
<b>Customer 0000003</b>									
12/31/2004	100505	1	12/31/2004	\$247.50	\$30.94	\$10.21	Paper Draft	✓	
12/31/2004	100505	1	1/31/2005	\$247.50	\$30.94	\$10.21	Paper Draft	✓	
12/31/2004	100535	1	12/31/2004	\$365.00	\$52.14	\$17.21	ACH Debit	✓	
12/31/2004	100535	1	1/31/2005	\$365.00	\$52.14	\$17.21	ACH Debit	✓	
					<b>Total</b>	<b>\$166.16</b>	<b>\$54.84</b>		
					Average	<b>\$41.54</b>	<b>\$13.71</b>		

\* Projected Fee will be used as the actual fee.

**PDC Report**

For Items All existing items  
Due between 12/31/2004 and 1/31/2005

December 31, 2004 1:31 PM

**All Branches**

**Report Summary**

Number of PDCs	<b>8</b>
Total Amount	<b>\$476.88</b>
Median Amount	<b>\$42.20</b>
Average Amount	<b>\$59.61</b>

\* Projected Fee will be used as the actual fee.

**PDC Report**

For Items All existing items  
 Due between 12/31/2004 and 1/31/2005

December 31, 2004 1:21 PM

**All Branches**

<u>Entered</u>	<u>Acct ID</u>	<u>Contacts</u>	<u>PDC Date</u>	<u>Current Bal:</u>	<u>PDC Amt</u>	<u>Projected Fee</u>	<u>Type</u>	<u>Approved</u>	<u>On Hold</u>
<b>Desk 0000002</b>									
12/10/2004	100048	0	1/10/2005	\$109.00	\$27.25	\$8.99	Paper Draft	✓	✓
12/13/2004	100055	1	1/13/2005	\$360.46	\$63.13	\$20.83	Paper Draft	✓	
12/15/2004	100058	1	1/15/2005	\$129.00	\$32.25	\$10.64	Paper Draft	✓	✓
					Total	<b>\$122.63</b>	<b>\$40.46</b>		
					Average	<b>\$40.88</b>	<b>\$13.49</b>		
<b>Desk 0000003</b>									
12/15/2004	100004	2	1/15/2005	\$1,880.90	\$188.09	\$62.07	Paper Draft		✓
					Total	<b>\$188.09</b>	<b>\$62.07</b>		
					Average	<b>\$188.09</b>	<b>\$62.07</b>		

\* Projected Fee will be used as the actual fee.

**PDC Report**

For Items All existing items  
Due between 12/31/2004 and 1/31/2005

December 31, 2004 1:21 PM

**All Branches**

**Report Summary**

Number of PDCs	<b>4</b>
Total Amount	<b>\$310.72</b>
Median Amount	<b>\$47.69</b>
Average Amount	<b>\$77.68</b>

\* Projected Fee will be used as the actual fee.

# Salesman Collection & Fee Report

Run Date: 1/3/2005

Run Time: 2:23:36PM

Page 4 of 4

## 00001 - HOUSE

000002	Bank of the Northern Hemispher	50.00	15.00
000003	Corner Bank	100.00	33.00
000004	Finster Electronics	0.00	0.00
000001	PIGGLEY WIGGLEY	2,958.70	950.39

**Report Totals :**                      **3,108.70**                      **998.39**

# Salesman Placement Report

Month 12 of 2004

1/3/2005 2:19 PM

Page 1 of 1

## 00001 HOUSE

Customer	Number Placed	Amount Placed
0000001 PIGGLEY WIGGLEY	358	\$326,557.38
0000002 Bank of the Northern Hemisphere	2	\$4,756.77
0000003 Corner Bank	193	\$70,642.32
0000004 Finster Electronics	10	\$16,399.84
Subtotals for Salesman 00001	<u>563</u>	<u>\$418,356.31</u>

<b>Company Totals</b>	<b>563</b>	<b>\$418,356.31</b>
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# Sample Stairstep Report

StairStep Report

Report Date: August 30, 2004

Month Placed	Number Placed	Net Amt Placed	Total Collected	This Month		Percentage Collected per Month												Overall
				Collected	PDCs	Mo 1	Mo 2	Mo 3	Mo 4	Mo 5	Mo 6	Mo 7	Mo 8	Mo 9	Mo 10	Mo 11	Mo 12	
Nov2002	1,350	1,105,111	114,954	3,156	0	0.00	0.93	1.99	1.20	1.88	0.86	0.75	0.38	0.17	0.35	0.23	0.18	10.41
Dec2002	13	23,199	2,874	0	0	0.00	0.00	0.00	3.07	3.35	0.00	0.00	1.91	1.91	1.91	-1.91	0.00	12.39
Mar2003	3,045	2,755,424	453,105	1,583	0	3.06	6.05	2.56	1.68	1.25	0.64	0.19	0.16	0.14	0.21	0.29	0.15	16.45
Apr 2003	2,787	4,294,282	545,625	15,675	0	0.01	4.51	2.79	1.59	1.36	0.57	0.37	0.34	0.13	0.35	0.31	0.00	12.71
Jun 2003	1,630	1,449,760	257,206	3,671	0	4.19	5.37	3.36	1.77	1.12	0.71	0.60	0.24	0.14	0.00	0.00	0.00	17.75
Jul 2003	3	3,504	1,377	0	0	0.00	8.99	-2.85	0.00	-6.14	0.00	39.30	0.00	0.00	0.00	0.00	0.00	39.31
Aug2003	725	644,332	86,448	1,833	0	1.59	5.87	3.10	1.08	0.84	0.44	0.22	0.00	0.00	0.00	0.00	0.00	13.42
Sep 2003	571	467,139	55,418	2,971	0	2.32	5.67	1.49	0.19	0.84	0.72	0.00	0.00	0.00	0.00	0.00	0.64	11.87
Oct 2003	849	831,585	100,645	13,593	127	1.86	3.53	1.87	2.22	0.98	0.00	0.00	0.00	0.00	0.00	1.67		12.11
Nov2003	12	16,631	2,628	0	0	0.00	10.94	4.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00			15.81
Dec2003	24	26,396	4,303	0	0	2.38	13.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00				16.31
Jan 2004	33	39,755	4,946	3,003	0	0.00	4.89	0.00	0.00	0.00	0.00	0.00	7.55					12.45
Feb 2004	1	1,885	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00						0.01
Summary	11,043	11,659,002	1,629,529	45,486	127													

\* Ave Balance based on Net Amount Placed

# 0001073 - BAY STREET MEDICAL CTR

StairStep Report

Report Date: September 13, 2002

Month Placed	Number Placed	Net Amt Placed	Total Collected	This Month		Percentage Collected per Month												
				Collected	PDCs	Mo 1	Mo 2	Mo 3	Mo 4	Mo 5	Mo 6	Mo 7	Mo 8	Mo 9	Mo 10	Mo 11	Mo 12	Mo ++
Jan 2002	240	63,881	812	0	0	0.00	0.00	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	
Feb 2002	79	47,763	4,544	4,544	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.51	9.51				
Mar2002	102	83,169	100	0	0	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12	0.12				
Apr 2002	140	145,264	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00					
May2002	32	39,897	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Jun 2002	204	324,028	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00							
Jul 2002	189	416,379	0	0	0	0.00	0.00	0.00	0.00									
Aug2002	1,085	4,980,847	26,771	6,125	0	0.12	0.12											
Summary	2,071	6,101,228	32,227	10,670	0													

\* Ave Balance based on Net Amount Placed

## Wonderful Collections

1424 Main Street  
Suite 1234  
Jacksonville, FL 32256

### Statement of Account

Customer Number: **000002**

Statement Date: January 4, 2005

Bank of the Northern Hemispher  
Attn: Dan Donaldson  
91457 Southside Blvd.  
Jacksonville, FL 33252

For Customer Inquiries contact:

Phone: 888 444 0248

Toll Free: 888 294 9147

Invoice Number: **10005**

Invoice Date: Jan 3, 2005

<u>TransDate</u>	<u>TransType</u>	<u>Transaction Description</u>	<u>Debit Amount</u>	<u>Credit Amount</u>
1/3/2005	Open	Opening Balance	15.00	0.00
Subtotal of Debits and Credits			<b>15.00</b>	<b>0.00</b>
<b>Amount Due on this item:</b>			<b>15.00</b>	

Invoice Number: **10007**

Invoice Date: Jan 4, 2005

<u>TransDate</u>	<u>TransType</u>	<u>Transaction Description</u>	<u>Debit Amount</u>	<u>Credit Amount</u>
1/4/2005	Open	Opening Balance	6.05	0.00
Subtotal of Debits and Credits			<b>6.05</b>	<b>0.00</b>
<b>Amount Due on this item:</b>			<b>6.05</b>	

Invoice Number: **10008**

Invoice Date: Jan 4, 2005

<u>TransDate</u>	<u>TransType</u>	<u>Transaction Description</u>	<u>Debit Amount</u>	<u>Credit Amount</u>
1/4/2005	Open	Opening Balance	46.25	0.00
1/4/2005	Payment	Customer payment check #2815	0.00	46.25
Subtotal of Debits and Credits			<b>46.25</b>	<b>46.25</b>
<b>Amount Due on this item:</b>			<b>0.00</b>	

#### Summary or Items by Age:

Less than 30 days old	\$21.05
31 to 60 days old	\$0.00
61 to 90 days old	\$0.00
Over 90 days old	\$0.00

**Total Amount Due: \$21.05**

# Summary of Invoices

Month 1  
Year 2005

Report Date: 4/2005  
Page 1 of 1

	Invoice(s)	Paid Us	Paid Cust	Collections	Fees	Due Us	Due Cust	
<b>000000</b>	DEFAULT CUSTOMER							
<b>000001</b>	PIGGLEY WIGGLEY	10002	1,103.48	0.00	1,103.48	364.14	0.00	739.34
		10004	869.46	907.01	1,776.47	586.25	0.00	283.21
		10006	1,189.96	919.45	2,109.41	696.12	0.00	493.84
			3,162.90	1,826.46	4,989.36	1,646.51	0.00	1,516.39
<b>000002</b>	Bank of the No. . .	10005	50.00	0.00	50.00	15.00	15.00	50.00
		10007	20.15	0.00	20.15	6.05	6.05	20.15
		10008	0.00	154.17	154.17	46.25	46.25	0.00
			70.15	154.17	224.32	67.30	67.30	70.15
<b>000003</b>	Corner Bank	10003	100.00	0.00	100.00	33.00	33.00	100.00
		10009	227.14	0.00	227.14	74.96	74.96	227.14
		10010	0.00	225.00	225.00	74.25	74.25	0.00
			327.14	225.00	552.14	182.21	182.21	327.14
<b>000004</b>	Finster Electr. . .	10011	0.00	50.00	50.00	5.00	5.00	0.00
			<b>\$3,560.19</b>	<b>\$2,255.63</b>	<b>\$5,815.82</b>	<b>\$1,901.02</b>	<b>\$254.51</b>	<b>\$1,913.68</b>

## Summary of Receivables

Report Date: 1/4/2005  
Page 1 of 1

Customer	Invoice(s)	Date	Original	Debits	Credits	Balance
<b>000002</b> Bank of the Northern Hemispher	10005	1/3/2005	\$15.00	\$0.00	\$0.00	\$15.00
	10007	1/4/2005	\$6.05	\$0.00	\$0.00	\$6.05
	10008	1/4/2005	\$46.25	\$0.00	\$46.25	\$0.00
						\$21.05
<b>000003</b> Corner Bank	10003	12/30/2004	\$33.00	\$0.00	\$0.00	\$33.00
	10009	1/4/2005	\$74.96	\$0.00	\$0.00	\$74.96
	10010	1/4/2005	\$74.25	\$0.00	\$0.00	\$74.25
						\$182.21
<b>000004</b> Finster Electronics	10011	1/4/2005	\$5.00	\$0.00	\$0.00	\$5.00
						<b>\$208.26</b>

# Supervisor Queue Report

6/3/2004 12:08 PM

<u>Desk</u>	<u>Queue Date</u>	<u>Queue Level and Nam</u>	<u>Accounts</u>
<b>00002</b>	<b>KENNYS DESK</b>		
	20040603	701 Review PDC"s	1
		Desk Total	1
<b>00005</b>	<b>NANNER DESK</b>		
	20040603	700 SUPV HELP	2
	20040603	701 Review PDC"s	1
		Desk Total	3

~End of Report~

# Today's Payments by Type

Report Date: 1/3/2005  
Report Time: 11:44:24AM

**Payment Type: PC**

	Name	Customer	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees
100314	ADAMS, WAYNE	0000001	00000	1/3/2005	PC	50.00	50.00	16.50
100492	CHERYLL, SMITH,	0000003	00000	1/3/2005	PC	225.00	225.00	74.25
100084	ADAMS, FATIMA	0000001	00000	1/3/2005	PC	20.00	20.00	6.60
100540	IRVIN, DANIEL L	0000002	00000	1/3/2005	PC	154.17	154.17	46.25

**Payment Type: PU**

	Name	Customer	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees
100535	D, WILLIAMSON, KATRINA	0000003	00000	1/3/2005	PU	52.14	52.14	17.21
100388	BRANDY, HILLARD,	0000003	00000	1/3/2005	PU	50.00	50.00	16.50
100487	CHARLENE, ROSE,	0000003	00000	1/3/2005	PU	25.00	25.00	8.25
100066	BASS, HAROLD	0000001	00000	1/3/2005	PU	20.00	20.00	6.60
100319	ALVORADA, ALBERTO	0000001	00000	1/3/2005	PU	34.00	34.00	11.22
100061	BARBE, HENRY J	0000001	00000	1/3/2005	PU	200.00	200.00	66.00
100536	KIMBERLY, WILLIAMSON,	0000003	00000	1/3/2005	PU	100.00	100.00	33.00
100004	CROOKS, CARLTON	0000001	00000	1/3/2005	PU	188.09	188.09	62.07
100505	CHERYL, TUCKER,	0000003	00000	1/3/2005	PU	30.94	30.94	10.21

**Payment Type: PUR**

	Name	Customer	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees
100066	BASS, HAROLD	0000001	00000	1/3/2005	PUR	-20.00	-20.00	-6.60
<b>Report Total:</b>							<b><u>1,129.34</u></b>	<b><u>368.06</u></b>

## Today's Payments by Customer

Report Date: 1/3/2005  
Report Time: 11:30:14AM

Customer : 0000001 PIGGLEY WIGGLEY  
Payment Type: PC

	Name	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100084	ADAMS, FATIMA	0000002	1/3/2005	PC	20.00	20.00	6.60	28
100314	ADAMS, WAYNE	0000001	1/3/2005	PC	50.00	50.00	16.50	28

Payment Type: PU

	Name	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100319	ALVORADA, ALBERTO	0000001	1/3/2005	PU	34.00	34.00	11.22	26
100066	BASS, HAROLD	0000002	1/3/2005	PU	20.00	20.00	6.60	26
100061	BARBE, HENRY J	0000002	1/3/2005	PU	200.00	200.00	66.00	26
100004	CROOKS, CARLTON	0000003	1/3/2005	PU	188.09	188.09	62.07	27
							<b>512.09</b>	<b>168.99</b>

Customer : 0000002 Bank of the Northern Hemispher  
Payment Type: PC

	Name	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100540	IRVIN, DANIEL L	0000002	1/3/2005	PC	154.17	154.17	46.25	28
							<b>154.17</b>	<b>46.25</b>

Customer : 0000003 Corner Bank  
Payment Type: PC

	Name	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100492	CHERYLL, SMITH,	0000001	1/3/2005	PC	225.00	225.00	74.25	28
Payment Type: PU								
	Name	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100505	CHERYL, TUCKER,	0000004	1/3/2005	PU	30.94	30.94	10.21	27
100535	D, WILLIAMSON, KATRINA	0000001	1/3/2005	PU	52.14	52.14	17.21	27
100536	KIMBERLY, WILLIAMSON,	0000001	1/3/2005	PU	100.00	100.00	33.00	26
100388	BRANDY, HILLARD,	0000001	1/3/2005	PU	50.00	50.00	16.50	26
100487	CHARLENE, ROSE,	0000001	1/3/2005	PU	25.00	25.00	8.25	26

Report Total: 483.08    159.42  
1,149.34    374.66

Today's Payments by Desk

Report Date: 1/3/2005  
Report Time: 11:35:4

Desk : 0000001

Payment Type: PC

Name	Customer	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100314 ADAMS, WAYNE	0000001	0000001	1/3/2005	PC	50.00	50.00	16.50	28
100492 CHERYLL, SMITH,	0000003	0000001	1/3/2005	PC	225.00	225.00	74.25	28
						<b>275.00</b>	<b>90.75</b>	

Payment Type: PU

Name	Customer	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100388 BRANDY, HILLARD,	0000003	0000001	1/3/2005	PU	50.00	50.00	16.50	26
100487 CHARLENE, ROSE,	0000003	0000001	1/3/2005	PU	25.00	25.00	8.25	26
100535 D, WILLIAMSON, KATRINA	0000003	0000001	1/3/2005	PU	52.14	52.14	17.21	27
100319 ALVORADA, ALBERTO	0000001	0000001	1/3/2005	PU	34.00	34.00	11.22	26
100536 KIMBERLY, WILLIAMSON,	0000003	0000001	1/3/2005	PU	100.00	100.00	33.00	26
						<b>261.14</b>	<b>86.18</b>	
						<b>536.14</b>	<b>176.93</b>	

Desk : 0000002

Payment Type: PC

Name	Customer	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100084 ADAMS, FATIMA	0000001	0000002	1/3/2005	PC	20.00	20.00	6.60	28
100540 IRVIN, DANIEL L	0000002	0000002	1/3/2005	PC	154.17	154.17	46.25	28
						<b>174.17</b>	<b>52.85</b>	

Payment Type: PU

Name	Customer	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100061 BARBE, HENRY J	0000001	0000002	1/3/2005	PU	200.00	200.00	66.00	26
100066 BASS, HAROLD	0000001	0000002	1/3/2005	PU	20.00	20.00	6.60	26
						<b>220.00</b>	<b>72.60</b>	
						<b>394.17</b>	<b>125.45</b>	

Desk : 0000003

Payment Type: PU

Name	Customer	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100004 CROOKS, CARLTON	0000001	0000003	1/3/2005	PU	188.09	188.09	62.07	27
						<b>188.09</b>	<b>62.07</b>	
						<b>188.09</b>	<b>62.07</b>	

Today's Payments by Desk

Report Date: 1/3/2005

Report Time: 11:35:4

Desk : 0000004

Payment Type: PU

	Name	Customer	Desk	Date Paid	Pay Type	Amount Paid	Collections	Fees	Batch #
100505	CHERYL, TUCKER,	0000003	0000004	1/3/2005	PU	30.94	30.94	10.21	27
							<b>30.94</b>	<b>10.21</b>	
							<b>30.94</b>	<b>10.21</b>	
					<b>Report Total:</b>		<b>1,149.34</b>	<b>374.66</b>	

## User Logon Report

From 12/30/2004 to 1/3/2005

1/3/2005 1:50PM

brenda	brenda				
		Thursday	12/30/2004	4:11PM	Logon
		Thursday	12/30/2004	4:12PM	Logoff
laura	Laura				
		Thursday	12/30/2004	4:09PM	Logon
		Thursday	12/30/2004	4:11PM	Logoff
nan	Nanner				
		Thursday	12/30/2004	9:25AM	Logon
		Thursday	12/30/2004	9:25AM	Logon
		Thursday	12/30/2004	9:27AM	Logon
		Thursday	12/30/2004	9:28AM	Logoff
		Thursday	12/30/2004	9:30AM	Logon
		Thursday	12/30/2004	9:35AM	Logoff
		Thursday	12/30/2004	9:38AM	Logon
		Thursday	12/30/2004	9:40AM	Logon
		Thursday	12/30/2004	9:43AM	Logoff
		Thursday	12/30/2004	9:44AM	Logon
		Thursday	12/30/2004	9:44AM	Logoff
		Thursday	12/30/2004	9:47AM	Logon
		Thursday	12/30/2004	10:28AM	Logoff
		Thursday	12/30/2004	10:28AM	Logoff
		Thursday	12/30/2004	10:32AM	Logoff
		Thursday	12/30/2004	10:32AM	Logon
		Thursday	12/30/2004	11:25AM	Logoff
		Thursday	12/30/2004	4:08PM	Logoff
		Thursday	12/30/2004	4:13PM	Logon
		Thursday	12/30/2004	4:16PM	Logoff
		Thursday	12/30/2004	4:38PM	Logoff
		Thursday	12/30/2004	4:39PM	Logoff
		Thursday	12/30/2004	4:44PM	Logoff
		Thursday	12/30/2004	4:46PM	Logoff
		Thursday	12/30/2004	5:03PM	Logoff
		Thursday	12/30/2004	5:04PM	Logoff
		Friday	12/31/2004	10:19AM	Logon
		Friday	12/31/2004	1:27PM	Logoff
		Friday	12/31/2004	1:34PM	Logoff
		Friday	12/31/2004	1:34PM	Logoff
		Monday	1/3/2005	10:00AM	Logon
		Monday	1/3/2005	11:01AM	Logoff
		Monday	1/3/2005	12:17PM	Logon

# All Customers

Yield Analysis Report

Report Date: January 3, 2005

<u>Month Year</u>	<u>Number Placed</u>	<u>Amount Placed</u>	<u>Average Balance</u>	<u>Collections</u>	<u>Fees</u>	<u>Yield per Account</u>	<u>Fee Yield per Account</u>
Dec 2004	563	\$418,356	\$743	\$5,105	\$1,678	\$9.07	\$2.98
Jan 2005	51	\$291,125	\$5,708	\$50	\$5	\$0.98	\$0.10
Summary	614	\$709,482	\$1,156	\$5,155	\$1,683	\$8.40	\$2.74
Average Month	307	\$354,741	\$3,226	\$2,577	\$842	\$5.02	\$1.54
Median Month	307	\$354,741	\$3,226	\$2,577	\$842	\$5.02	\$1.54