

**MOORPARK CITY COUNCIL
AGENDA REPORT**

TO: Honorable City Council

FROM: Johnny Ea, Finance Director *JE*

BY: Deanna Farnell, Finance/Accounting Manager *DF*

DATE: July 10, 2006 (City Council Meeting of July 19, 2006)

SUBJECT: Consider Award of Contract for Financial Credit Network for Collection Services

BACKGROUND

On February 15, 2006 staff presented to the City Council recommended Adjustments of Outstanding Accounts Receivable and an Accounts Receivable Collection Policy for consideration.

The Council approved the recommended adjustments and policy and directed staff to solicit for a collection agency.

DISCUSSION

On May 8, 2006 staff sent out a Request for Proposal to five potential collection agencies. A total of two proposals were received by the due date of June 8, 2006. The results are as follows:

	Cost Structure	
	Regular Collection	Legal/Court Action
Financial Credit Network	35%	45%
J.J. Mac Intrye Co., Inc.	25%	30%

Note: If there is no collection, there is no charge to the City.

Honorable City Council
July 19, 2006
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Interviews were conducted on Wednesday, June 21, 2006 and references were verified. After careful consideration staff recommends that Financial Credit Network be the collection agency of choice.

Financial Credit Network has higher collection fees. However, after checking references, it is clear that Financial Credit Network has a much better track record both generally and in its work with public agencies. The higher fees they charge are offset by the likelihood of higher overall net return to the City and a more professional approach on a sometimes difficult process.

STAFF RECOMMENDATION (Roll Call Vote)

Authorize the City Manager to execute an agreement with Financial Credit Network.

Attachment: Financial Credit Network Proposal



June 7, 2006

City of Moorpark
Attn: City Clerk
799 Moorpark Avenue
Moorpark, CA 93021

To the Members of the Selection Committee:

Thank you for the opportunity to submit our proposal for your Collection Agency Services. We know that there are many agencies in the marketplace; however, we believe the following strengths will illustrate our superiority:

- Extensive Experience in Governmental Debt Collection
- Internet-Based Web Portal Technology
- Strategic Central California Location
- Long Term Financial Stability - Established 1954
- Growth/Expansion Potential
- Complete Multi-Language Program
- Competitive Rate Structure

We encourage you to contact the enclosed references who will attest to our level of service and commitment.

We have read and will comply with all of the terms and conditions of this RFP. I can be reached at (800) 540-9011 with any questions you may have. We look forward to working with the City of Moorpark.

Sincerely,

A handwritten signature in black ink, appearing to read 'Alicia Sundstrom', written over a horizontal line.

Alicia Sundstrom
President

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This information has been prepared by

FINANCIAL CREDIT NETWORK, INC.

Exclusively For

**City of
Moorpark**

FINANCIAL CREDIT NETWORK, INC.

RESPONSE TO THE CITY OF MOORPARK
REQUEST FOR PROPOSAL FOR OUTSIDE COLLECTION SERVICES

Financial Credit Network, Inc. (FCN) is pleased to submit this response to the City of Moorpark's Request for Proposal for collection services.

1. Letter of transmittal:

We have included this letter as the cover letter to this proposal.

2. Executive summary:

FCN has 50+ years experience performing third party collection services for governmental entities. We have successfully implemented collection programs for both city, county and state government agencies in California. Our government experience also includes being one of the first agencies awarded a contract with the General Services Administration of the Federal Government in Washington D.C.



One of our strengths has been positioning ourselves for growth. Our \$1,000,000 line of credit, combined with our internally generated cash flow has and will allow us to grow very rapidly. Our growth from an original staff of 2 to 106 with an assignment base of over 311 million dollars a year points to a financially secure picture.

Our Multi-Language Program was designed to fully service California's diverse population and bring a higher liquidation rate to a traditionally less collectible segment of our client's portfolio. Please refer to Exhibit A for a complete description of this program.

Our recent investment in upgrading our dialing technology allows us to offer a blend of interactive communication along with our bi-lingual collection staff expertise. Allow us to illustrate our superiority through over 50 years of experience collecting bad debt accounts in the State of California.

3. General information:

Financial Credit Network, a California corporation, is a collection agency centrally located in Visalia, California. It was established in 1954 to provide collection service to the entire state of California. The company was purchased in 2003 by Alicia Sundstrom after a 20+ year tenure with FCN.

We now have three locations to serve our clients and consumers. Two offices are located in Visalia, California and one is located in Santa Barbara, California. One of our offices in Visalia houses our collection team and provides both the coverage and the cohesiveness that one collection location affords. Our other Visalia location, Main Street, serves as a payment center and houses our administrative team members.

We pride ourselves in committing the time and resources to work through every detail to ensure the profitability of our program for both the City of Moorpark and ourselves. Our staff is trained to have a financial counseling approach to collections. Our office philosophy includes treating the consumer with dignity and working with the consumer to establish a mutually agreeable plan of repayment. We bring to the table the experience of having already worked through these details with our current governmental clients, which saves time when we bring a new client aboard. Please refer to our organization chart and key personnel biographies, Exhibit B, for detailed staffing information.

Good reputations are built on strong work ethics and strict compliance to all state and federal regulations. Throughout the years our agency has been actively involved in our trade associations, American Collectors Association and California Association of Collectors, which provide excellent FDCPA compliance training. We have recently become a Supplier Clearinghouse Certified Women Owned Business as well.

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Financial Credit Network is a member of the following organizations:

- ◆ American Collectors Association
- ◆ California Association of Collectors
- ◆ Pacific Employers Association
- ◆ Commercial Law League of America
- ◆ American Association of Healthcare Administrative Management
- ◆ Visalia Chamber of Commerce
- ◆ Tulare Kings Hispanic Chamber of Commerce
- ◆ Santa Barbara Chamber of Commerce
- ◆ California Municipal Revenue and Tax Association
- ◆ Ventura Chamber of Commerce
- ◆ National Association of Women Business Owners

4. Qualifications of staff proposed and a description of overall supervision:

The Project Manager for this contract will be Susan Morado, who is the Collection Manager at FCN. Susan has been with FCN for 16 years. Her leadership ability and personal enthusiasm for the job encourage a strong team performance from her staff. Her extensive customer service and collection background, with a strong emphasis on quality control, has perfected her ability to determine the best strategy for success in collection management decisions.

Each client is also assigned a customer care specialist. Your account will be assigned to Robin Garza. Robin has nine years of experience in the customer service field and provides our clientele with a single point of contact. Robin is trained in both administrative and collection functions enabling her to field and provide timely answers as required.

Our governmental collectors have an average of 850 accounts per collection file. We have a pool of collectors in training which are available to transition into the governmental department if needed. The collection staff members identified for participation in this engagement are collectors presently employed. Please refer to Exhibit B for listing biographies for FCN's key personnel and the staff that would be designated for your portfolio.

FCN recruits employees with a successful educational background and possible job experience in collections and/or sales. These individuals complete a thorough three-week training program that covers the FDCPA, FCN's requirements, telephone techniques, collection demand, collection philosophy and several hours learning our software prior to moving to the collection floor. Once this is completed and the trainer is satisfied with the employee's retention of this information, the employee begins working as a support person for one of our front line collectors. Here they are trained to skip trace and deliver demands under the watchful eye of an experienced collector. When the opportunity arises for creating additional files, the employee is then oriented to the requirements of the client they will be working.

Financial Credit Network maintains a low manager to subordinate ratio, which enables us to closely monitor the productivity of our employees. Our supervisors overseeing the collection staff utilize computer-generated reports that detail the work efforts of the collector. These reports are collector activity, collector productivity, monthly planning calendars and telephone call detail.

In addition, our supervisors are situated close to their staff, which allows them to monitor their conversations with debtors and observe their performance. Weekly collection goals are assigned for each collector which are tracked daily. By utilizing these tools, managers are able to administer feedback based upon the individual's performance.

Each supervisor is also issued a headset device that allows the monitoring of a collection call while the collector is on the call. The supervisor has the option to participate in the call. They are encouraged to utilize this tool both during the initial training phase and on an ongoing basis. By utilizing these tools, supervisors are able to administer positive or constructive reinforcement based upon each individual collector's performance.

New placements are input daily and distributed according to an internal matrix. During our nightly processing, reports are generated that are reviewed by our supervision team the following morning. These reports include a planner that summarizes the inventory in each collector's file and breaks down their daily workload. The supervisors are responsible for

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monitoring the inventories daily in order to ensure adequate coverage on each collector file. Collection files vary in size depending upon the type of business and the average balance of the accounts in the file.

5. List of references:

Please refer to Exhibit C which is our analysis of some of our governmental references. This attachment provides the contact information for each client and the type of accounts collected.

6. State licensing and credit reporting:

We maintain all required permits and licenses which enable us to legally collect delinquent accounts in the State of California. We are able to collect in all 50 states by both maintaining licenses in many other states and by forwarding accounts to a network of collection agencies throughout the United States through our membership in the American Collectors Association.

Credit Reporting

We report all accounts assigned to our office over \$50.00 to all three credit reporting agencies, Experian, Trans Union and Equifax, after the first 30 days of assignment. Our normal cycle for updating is monthly via magnetic tape. The above credit repositories set the \$50.00 account balance minimum, however the time frame in which an account is reported and which accounts are reported can be customized to meet the individual needs of each client.

7. & 8. Client reporting:

We are willing and able to supply all of the required reports. We have included, as Exhibit E many of our standard reports. All of the attached examples are in our standard format. Each can be customized as required to meet your needs. The claims acknowledgement is available each time a new batch of assignments is loaded, the cancellation report prints as a part of our month-end process each month, the remittance advice prints according to the interval requested (daily, weekly, bi-weekly or monthly), and the other reports can be setup to print at predetermined intervals such as monthly or quarterly. The data from all reports can be imported into a spreadsheet format as per our client's specifications. They can also be set up to be requested and printed through our web portal at your convenience from your location.

Ad-Hoc Reporting

We can provide most information needed in the format required within 48 hours of receiving the request. The CUBS system provides incredible flexibility in both retrieving information and placing that information in a desired report format.

9. Sample letters:

Please refer to Exhibit F for a sampling of our letters and notices. All of our computer correspondence is mailed in both English and Spanish. Collection notices and letters can be customized to meet each client's specific needs as long as the legends and disclaimers required by law are included.

10. A description of your agency's collection:

There is no magic to the collection process. What our firm has to offer is an extremely high degree of professionalism, over 50 years of experience in the collections industry, a proven track record, a commitment to staying technologically advanced and an incredible amount of flexibility. These qualities enable us to design and customize a collection program to meet your needs.

All accounts are worked according to the work standards issued by our clients. Once an account is loaded into our system and has been cross-referenced through Financial Credit Network's and Acolloid's (provides updated address, telephone, surname and neighbor information) databases, the collectors will begin their initial collection effort and the initial collection notice will be issued. This will be 48-72 hours from time that accounts are received at FCN.

At this time, the accounts that qualify for our Multi-Language Program are split off and assigned to collectors who are bilingual.

In addition to Acolloid and a search of our database for like accounts, all assigned accounts are compared to our in-house property information network, which covers the entire state of California. If property or landlord information is located, this information is appended to the collection file. Each account over \$50.00 at the time of assignment is batched monthly to Trans Union for an abbreviated credit report which includes updated address and employment information as well as

newly opened trade lines and any lien information. We also utilize full credit reports to establish the consumer's ability to pay.

Our flowchart, Exhibit D, illustrates the workflow from initial placement to the eventual closing of the account.

All of our collectors are linked to our CT Center predictive dialer that has written a program that forces accounts to meet the work standards defined by our clientele.

All information provided by the client, FCN, Acolloid and the other sources mentioned above is exhausted before the account is closed.

When a consumer is contacted, it is the collector's job to determine the consumer's ability to pay. Once the consumer and collector have mutually agreed upon a payment arrangement, the promise information is entered in specific areas of the collector's account screen for follow-up. The various arrangements tracked are promises for "Payment in Full", "Post-dated Checks" and "Partial Payment Plans". Each is unique in that reminder letters and follow-up calls may be necessary. If any of these arrangements default, our computer with the generation of a "Broken Promise" listing immediately alerts the collector.

Consumers receive several different options with which to pay their delinquent billing:

- **In Person**
- **By Mail**
- **VISA/MasterCard/Debit Card:** Each agent has web based access to our web portal "FCNet". Through FCNet, our collectors can receive real time approval for credit card transactions. This service is available at no additional charge to the consumer.
- **AutoPay/Posted-Dated Checks:** AutoPay is a system through which our agency can print a consumer's check for deposit that very day. It virtually eliminates the "check's in the mail" syndrome. The system includes a National Bank database that micro-encodes the check for bank identification. This system not only generates a single check to pay an account in full, it can also be used for monthly payment arrangements. It has the capability of printing a check each month on a pre-established due date. This service is available at no additional charge to the consumer.
- **Western Union:** Western Union has been an extremely effective collection tool for many years. With our account codes "Network California" or "Dinero", a consumer can simply pay cash at any Western Union office which is then wired to a printer in our office immediately and deposited the same day. This service is available at a charge of \$12.95 per transaction to the consumer.
- **MoneyGram:** This service, which is a division of American Express, also allows a consumer to pay cash at any MoneyGram location and provide our numeric account code which is then transmitted to a printer in our office and deposited the same day. This service is available at a charge of \$6.95 per transaction to the consumer.
- **Website:** We maintain a website with which our California consumers can make payments over the internet using Visa or Mastercard. There is no additional charge to the consumer for this service.

Quality Assurance

Our Quality Assurance Program consists of three elements, side by side monitoring, blind monitoring, and file reviews. Our telephone system is equipped with a feature that enables a supervisor to monitor a collector's telephone "real time". This feature is used extensively both during the initial and follow-up training phases. Our Quality Assurance Specialist's goal is to look for the positives in everyone's work efforts in addition to pointing out areas of opportunity for growth and coaching.

With each quality review, feedback is given directly to the collector, supervisor and Collection Manager. The supervisor and collector then agree on a plan of action to improve or sustain performance. The Quality Assurance Specialist revisits past reviews before conducting further reviews to measure improvement and to point out differences since last reviews. Each completed review is delivered to the agent within 24 hours of the review.

Work Standards

Collectors are challenged each week with quotas. The quotas are based on the collector's past performance as well as the performance of the team they are apart of. Bonuses are provided to collectors on a weekly basis according to the results of their collection efforts. Weekly results are tracked in our Proven Consistency Report that is tied to a quarterly reward program called the Network Club.

The minimum standard of performance is 80% of the weekly quota. Anyone not able to reach that level is monitored closely for additional training and feedback on points of improvement. To help our coaching efforts, we have a series of process measurements that can give the supervisors very specific coaching directions for their collectors. The information measured includes: total dollars collected, fees collected, number of incoming calls handled, average payment size and number and dollar amount taken by a "quick dollar" method (Western Union, MoneyGram, Autopay, credit card). These measurements can help us understand if a collector needs help in negotiations, phone speed, system usage, and more.

Technology

Outlined below is our investment in computer technology, which enables us to stand out in the collection industry, increase our recovery rates and therefore, increase your bottom line.

Web Portal: We have now implemented FCNet™, a web portal for use by our clientele. This portal allows our clientele, by utilizing the Internet, to view account activity, manually add accounts to our system, create custom reports, link to skip tracing services, post direct payments, cancel accounts, update demographics and receive all of their monthly reports via PDF files. It also allows consumers to pay their account in full or suggest a repayment plan or notify our office of a dispute or bankruptcy.

Computerization: Our software is provided by Columbia Ultimate Business Systems, Inc. (CUBS). This system has been designed for the collection industry and provides data easily accessed by our entire staff. The CUBS System is highly rated in the collection industry, providing an outstanding data source in a user friendly environment.

This software is currently running on an IBM pSeries system. It is equipped with RAID, multiple tape-backup systems and 512 ports. FCN currently uses 126 of these ports.

Media capabilities: We currently accept assignments, payments and cancellations from various clients via magnetic tape, diskette, modem and via an Internet connection utilizing file transfer protocol or secure HTTP. If custom programs were required, we would contract with the necessary programmers to write the interface needed. We utilize both the CUBS Custom Program Department and independent third-party programmers.

The electronic programs that we currently have in place vary widely in scope. Each has been designed based upon the client's needs and unique situation.

Data security is a priority for Financial Credit Network. Our web portal allows for a SSL data encrypted means of transmitting the information to us. We also maintain an FTP server which is dedicated to clients who wish to transmit files to our office electronically. FCN supports PGP encryption for added security. The electronic programs that we currently have in place vary widely in scope. Each has been designed based upon the client's needs and unique situations.

Modem Access: Our system can be accessed for both inquiry and posting purposes via a personal computer with communications software such as Procomm Plus or Accuterm.

Predictive Dialers: In 1986, we were among the first agencies in California to install a predictive dialer. We recently made the transition to a new generation of dialing equipment. We purchased CTCenter from Information Access Technologies which is currently equipped with 48 agent workstations and 6 Interactive Communication ports.

CTCenter's Predictive Dialing capabilities include skills-based routing; passive agents; monitoring, coaching and conferencing; simultaneous predictive, power or preview dialing by agent; remote agent and system management; real-time pacing by agent and campaign; and inbound/outbound call blending. The CTCenter interactive communication module automatically makes or takes contacts by phone – during the day, after hours or on weekends – based on parameters set based upon our client's work standards. Asking for the right party by name and delivering customized messages, it does the

work of multiple agents. During office hours, both inbound and outbound calls can be transferred to an agent. Interactive Communication lets FCN continue to make contact after our staff has gone home.

All of our accounts that have a residence, business, message, or nearby phone number are worked through dialing campaigns daily. We have several clients who have specific work standards regarding how often all available phone numbers in their accounts should be called. Through custom dialer programming and a daily call campaign, we are able to meet their criteria.

Our main calling list, from which all campaigns are built, generally contains 50,000 to 75,000 accounts each day. Our dialing campaigns and strategies are revised on a daily basis which maximizes our results.

One of our daily calling campaigns is a list of accounts that have defaulted on a payment arrangement. The collectors who work this list are instructed to advise the debtor of the default and to set-up new arrangements for payments.

Another daily calling campaign involves accounts that are due to be skip traced. We subscribe to Acolloid which provides, via electronic transmission, up to two neighboring phone numbers and phone numbers for two like names, for all accounts submitted. A calling campaign is then built around those phone numbers and is worked daily by our collection staff.

PBX, Auto Attendant and Voicemail: Our NEC 2400 PBX, purchased in 2003, is currently being utilized at less than 35% of its potential capacity. It can be expanded to accommodate virtually an unlimited number of incoming trunks and telephone ports.

The PBX is equipped with an automated attendant and a voicemail system. This equipment has been converted to have both Spanish and English prompts. When the office is closed, all calls are handled by the auto attendant. The consumers are given the option to leave a voicemail message which is returned the following morning.

Skip Tracing Capabilities

Skip tracing is a vital aspect of any successful collection agency. Financial Credit Network has invested heavily in state-of-art technology and training to ensure our competitive edge within the industry. Our own database cross references millions of accounts we have collected on. In addition, in our collection department, we receive online property information, credit bureau reports, National Change of Address (NCOA), phone overlays, nearbys and multiples. Some of the tools we own or subscribe to are described below:

Acolloid: This feature gives us immediate access to the largest skip tracing database in the United States. Acolloid consists of NCOA, Donnelley's New Movers File and demographic information.

In-House Computerized Assessors Records: This database contains property information for the entire state of California. All new accounts assigned to us are automatically property searched. This program can find other homes nearby, reflect landlord information, or provide ownership data about real property. System searches are made by either name and/or address, and the data appears on the collector's work screen. This allows much greater skip tracing capability and efficiency.

Trans Union Automated Credit Reporting: An abbreviated report is automatically accessible, providing additional information to each collector. The program compares existing data to new data, such as address changes, employment, spousal information, mortgages, liens, collections, credit cards, etc. This innovative program gives substantial, fast and accurate data, allowing us to expand our information base for a greater volume of accounts assigned.

Caller ID: Our NEC PBX is Caller ID compatible. Each incoming telephone call, as it is passed internally to a collection desk, is passed with the phone number of the calling party. This appears on the display of the telephone set. The collector is able to capture and record this number for future reference.

LexisNexis: This on-line information service provides access to the largest collection of public records in the United States. It includes comprehensive company, country, financial, demographic, market research and industry reports referencing over 20,000 different sources and 8,700 different databases. These are updated on a continual basis. Through Internet access, our collection staff is able to perform extensive skip tracing searches.

Initiating Legal Action

Our primary attorney is E. Warren Gubler of Gubler and Ide in Visalia. We also are members of the Commercial Law League which provides a network of attorneys both stateside and internationally which cases can be referred to if needed.

We pursue legal action only if we are unsuccessful in obtaining a satisfactory repayment plan. Our current criteria differ based upon the type of asset located.

Many of our clients have specific guidelines they wish us to follow. We develop criteria based upon our individual client's reasonable guidelines and requirements. The collectors make recommendations for legal action which are then reviewed by their immediate supervisor. Once approved the recommendation is given final approval by Management.

Account Base

Our account base is comprised of city and county government, private and governmental utilities, telecommunication, energy, private and governmental healthcare, commercial and retail. The recovery rates vary greatly by industry. This table illustrates our overall success rate:

Year	Total Dollars Assigned	Liquidation
2005	\$265,285,226	13%
2004	\$311,284,726	19%
2003	\$211,765,538	21%
2002	\$200,718,179	22%

11. Schedule of fees:

We are pleased to present the following contingency fee schedule to the City of Moorpark:

- a. Letter service.....n/a
- b. Regular collection.....35%
- c. Court action, if required.....45%
- d. Transfer of account to an out of area agency for collection45%
- e. Any other costs involved in the collection processn/a

12. A statement of the dollar amount:

Our account balance minimum is flexible based upon our client's individual needs. Our general guideline is \$10.00 and over.

13. What differentiates FCN from other agencies:

We feel there are several factors that differentiate us from our competitors. Most importantly, our vast experience providing excellent customer service to both our clients and their consumers. We are very committed to applying the necessary resources to become the City of Moorpark's number one resource for collection services.

Secondly, one of our primary focuses has been developing our bi-lingual collection services, as described in our Multi Language program (Exhibit A). Through this program we are able to better communicate with our client's Hispanic consumer base which results in a higher liquidation and better overall consumer satisfaction.

Additionally, we believe that our internet based web portal, FCNet™, is the main feature that sets us apart from our competition. This portal can put all of the City of Moorpark accounts that have been assigned to collection at the fingertips of your staff which can have a large impact on your productivity and efficiency of managing your portfolio.

Finally, it is part of our corporate culture to do things right the first time. We are known for our attention to detail when it comes to account handling as well as the required monthly reporting. By providing accurate and timely reporting, we allow your staff to focus on internal functions rather than spend their time managing the relationship with our office.

Exhibit A

Multi-Language•Program

Program Objective: With more than 30 million people living in the United States who speak a primary language other than English, Financial Credit Network recognizes the need to communicate effectively. Our objective is to maximize recoveries for the account segment whose native language is not English by isolating those accounts and applying communication expertise, technology and expertly trained personnel.

The success of our program revolves around our ability to effectively communicate with other population segments. Studies have found that those consumers who are bilingual are more comfortable using their language of origin when discussing sensitive matters.

HISPANIC COMMUNITY

FCN's primary focus has been on the Hispanic community. As outlined below, we have developed an extensive program to meet the needs of this growing population.

Communication

FCN has taken the steps necessary to ensure every point of contact with the consumer be in Spanish.

- **Correspondence:** All consumer correspondence, including legal documents, has been professionally translated. This process gives consideration to the regional differences in the language and the challenges of translating business terminology into readable Spanish. Several of our staff members write Spanish fluently and are available to translate daily correspondence.
- **Ongoing Beginning and Advanced Language Training:** Our goal is to enable every employee of FCN to be able to communicate basic information to a Spanish-speaking consumer. This goal is achievable through ongoing beginning language training. Members of our Spanish-speaking collection division and outside consultants perform this training.

The members of our Spanish-speaking collection division receive advanced training to enable effective communication of collection and legal issues.

- **Dedicated Telephone Lines:** Imagine the relief of hearing a telephone answered in your preferred language.

Our Spanish correspondence and telephone messages utilize a unique telephone number, which upon connection with our office, is greeted in Spanish. The caller is then transferred to a Spanish-speaking account representative through our automated call distribution system.

- **Utilization of Western Union Bilingual Offices:** Western Union Quick Collect has been a very effective collection tool for many years. With the account code "DINERO" a consumer can simply pay cash at any Western Union office, which is wired to a printer in our office immediately and credited to the consumers account the same day.

Expert Staff

- **Spanish Speaking Staff:** On-going training is an essential component to any successful program. In this division there are collectively many years of experience in both collections and Hispanic communication.

This supplemented with advanced language training, collection schools held by the American Collection Association and our own in-house training program ensures that our employees are continuously kept expertly trained.

- **Latin Cultural Training:** We have developed a series of training modules designed to sensitize our entire staff to cultural differences. These modules include motivation and negotiation skills that appeal to the consumers' sense of pride and issues inherent in a transient, seasonal worker population.

Technology

- **Migrant Worker Skip Tracing:** By nature, the seasonal worker is transient, moving from town to town, to wherever the work is available. Our affiliation with a national skip-tracing database enables us to locate consumers who have permanently or temporarily relocated and are gainfully employed in their new location.
- **Customized Seasonal Payment Plans:** Through our CUBS Collection Software payment plan program our account representatives are able to negotiate payments and customize a repayment plan whereby a consumer can make a larger payment while employed and a smaller payment while unemployed.

Our system monitors the repayment schedule through a series of reminder notices with no further account representative intervention unless the consumer is in default.

- **Spanish Speaking Voice Mail:** Our goal is for every incoming Spanish caller to reach our reception staff. Occasionally during peak business hours and after hours, it is necessary for the overflow to be handled by our voice mail system. Once answered, every prompt and greeting in this program has been translated and professionally recorded in Spanish.

ASIAN COMMUNITY

Our next target area is the growing Asian population segment. We presently have open account representative positions for candidates fluent in Vietnamese and Cantonese.

OTHER CAPABILITIES

Our office has the capability of being linked with the Language Line Service, formerly known as AT&T Language Line. This service provides translation service in 140 different languages, 7 days a week, 24 hours a day.

Exhibit B

BIOGRAPHIES OF KEY PERSONNEL

ALICIA SUNDSTROM, President (alicia@fcnetwork.com)

Alicia is our President and Owner. Alicia purchased Financial Credit Network in January 2003. Alicia has 21 years experience in the collection industry. She has worked in virtually every department of FCN and uses this hands-on experience to manage our staff. She has participated in computer, healthcare, collection and management training seminars to help Financial Credit Network meet its client's collection needs. She is also experienced in facilitating our client training sessions and seminars. Alicia is an active member of the California Association of Collectors, and currently holds a seat on the Legislative Council and is a member of the Editorial Committee as well as a Supplier Clearing House Certified Women Owned Business. She has been an active member of Soroptimists International for many years. She is also a Board Member of the Kaweah Delta Healthcare District Foundation.

KRIS DAVISSON, Vice President (krisd@fcnetwork.com)

Kris serves as the Vice President for FCN. During her tenure, she has functioned as FCN's Director of Human Resources and has worked extensively with our Support Team. Kris came to Financial Credit in 1996 from an investment firm in Portland, Oregon where she was a human resource assistant. She is responsible for all employee-related personnel issues and is the liaison between employees and the management staff. She is responsible for all employee benefits programs including our health insurance and 401k program. Other priority responsibilities include compliance with both state and federal laws and the continuing education of both employees and management team members.

SUSAN MORADO, Collection Manager/Training and Compliance Officer (smorado@fcnetwork.com)

Susan is our Collection Manager and Training and Compliance Officer. Susan has fifteen years experience in collections, and is in charge of developing and implementing training programs for both our collection and support staff members. She has participated in Time Management, Stress Reduction, Motivational and Collection Training seminars to help her effectively manage our dialer unit and collection staff. Susan is an excellent speaker who frequently works with our clients on collection techniques and speaks at our Agency/Client Training Seminars. Susan's certifications include: ACA's Scholar in Collection Business Management, ACA's Certified Collector and ACA's Certified Healthcare Specialist.

MICHAEL COLLINS, I.T. Manager (mcollins@fcnetwork.com)

Michael is the Information Technology Manager at FCN, and is in charge of all in house communications and technology equipment. Michael draws upon nine years of telecommunications experience, as well as 15 years of experience with personal computing environments. Michael oversees the I.T. Department and works closely with staff and management. Michael's department handles day-to-day administration of telecom/datacom equipment, computers and LAN equipment, as well as large projects.

RUSSELL BLOOM, Controller (rbloom@fcnetwork.com)

Russell is the Controller of Financial Credit Network, Inc. He has previously worked in the healthcare field as a Chief Financial Officer and as a Chief Executive Officer of two small rural district hospitals. He has also worked in the investment and telecommunication industries as a Controller. Russell attended the University of Denver where he obtained a Bachelors of Science in Accounting.

COLLECTION SUPERVISORS

LISA JOHNSON (ljohnson@fcnetwork.com)

Lisa is the Collection Supervisor for one of our Medical Units. Lisa has been employed by FCN for over thirteen years and has been in the collection industry for sixteen years. She has attended the IAT Annual User Conference, which has given her the knowledge needed to efficiently operate our dialer unit. She has been a supervisor for the last five years.

MARIA HERNANDEZ (mhernandez@fcnetwork.com)

Maria has been with FCN for nine years and in the collections industry for 11 years. Maria is the Collection Supervisor of our Spanish Telecommunications Unit. She came from an insurance company where she spent ten years as a customer service agent dealing with insurance companies, doctors, hospitals and patients. She is an experienced claims processor. Maria has been in management for five years. During her tenure at FCN, she has attended several seminars including programs provided by the American Collectors Association.

CYNTHIA KOCIEMBA (ckociemba@fcnetwork.com)

Cyndi is FCN's newest "promotee". She is the Collection Supervisor for a Specialized Telecommunications Unit. She was a FCN collector for two and a half years prior to being promoted. Cyndi has more than five years of collection experience and more than three years in leadership roles. Cyndi has a strong working knowledge of all the clients being serviced by FCN.

BRENDA PIMENTEL (bpimentel@fcnetwork.com)

Brenda is the Collection Supervisor for Telecommunications Front Tier Department. She was a top SBC collector who showed great potential and exhibited leadership qualities. Brenda has been with FCN for five years and has been in collections for 11 years.

RUSS MANFREDO (rmanfredo@fcnetwork.com)

Russ joined the Financial Credit Network team in July 2004. He spent the last 28 years leading teams within a major department store. Russ brings to FCN the ability to coach employees in providing excellent customer service. Russ is responsible for the Utility Small Balance Team.

MONICA MORA (mmora@fcnetwork.com)

Monica is our Project Manager. She joined the FCN team in June of 2005. She has 17 years of customer experience, most of which is in the healthcare industry. She enjoys working with our different teams and adapts quickly to our ever-changing environment.

HILLARY RIGHTNOUR (hrightnour@fcnetwork.com)

Hillary is FCN's newest "promotee". She is responsible for the SBC Business Team. Hillary joined Financial Credit Network in August 2004. She spent three years in the retail industry focusing on customer service development. She has spent the last seven years leading teams and assisting as support within the collection realm of the Child Support Industry. Hillary brings to FCN the ability to encourage and motivate employees so that they may grow and succeed in providing excellent customer service. Hillary is driven to help change the image of the collection industry.

OTHER KEY TEAM MEMBERS

KOUA VANG (kvang@fcnetwork.com)

Koua is the supervisor of our Support Team. She is responsible for all employees who support the collection team including receptionists, bankruptcy specialists, credit reporting personnel and various other staff duties. She brings to FCN over seven years of management experience in both the healthcare and retail industry and has a Bachelors of Art in Management and Organizational Development. Koua brings many new perspectives and is a great addition to our Management Team.

LARE CARSON (lcarrson@fcnetwork.com)

Lare is the Technical Support Manager and is responsible for all aspects of our collections system. Lare has been with FCN for over 17 years and has worked in many of the vital areas within the company. She is also the project manager for one of our largest call center clients, SBC.

ROBIN GARZA (rgarza@fcnetwork.com)

Robin is our Customer Care Supervisor. Robin has nine years of experience in the customer service field and provides our clientele with a single point of contact. Robin is trained in both administrative and collection functions enabling her to field and provide timely answers as required.

Staff Identified for the City of Moorpark's Portfolio

We currently have 58 collectors on our staff. The following is a listing of the 2 collectors and 1 supervisor who have been identified for your portfolio:

Name of Collector/Supervisor	Tenure with FCN
Brenda Pimentel, Supervisor	6 years
Celia Subuyuj, Collector	3 years
Andrea Gonzales, Collector	5 years

Exhibit C

Analysis of Governmental References

City of Sacramento Finance Department • Leslie Currie • (916) 808-1249

Contract Period: Single Source contract beginning December, 1998

Scope of Work: Sacramento Fire Department First Response Emergency Medical Aid and Advanced Life Support Ambulance Services, Emergency Response DUI Recovery, Police security and traffic control, Parking Citations, Marina fees, Utility Closing Bills, Child care fees, Parking Lot Fees, Sidewalk repair costs, Miscellaneous Accounts Receivable, Nuisance abatement fees, Damage to City Property, Housing Administrative Penalties

City of Turlock • Utilities – Gloria DeCosta • (209) 668-5570

Business License – Jeri Johnsen • (209) 668-5542 • Police Department – Ginger Zelidon • (209) 668-5550

Contract Period: December, 1997 – Renewed every 5 years

Scope of Work: Utilities: Closing bills, Business License: Fees and penalties, permits, Police Dept: False alarms, DUI cost recovery, Booking fees, noise disturbances, Garage Sale Permits

City of Visalia • Solid Waste and Sanitation – Maurgene Avalos • (559) 713-4439

Convention Center & Theatres – Rayeanne Kliss • (559) 730-7000

Business Tax License – Linda Johnson • (559) 713-4489 • Miscellaneous A/R – Gail Olmos • (559) 713-4516

Police Department – Ginger Jarvis • (559) 713-4418

Contract Period: June, 1997 – Open ended contract

Scope of Work: Solid Waste & Sanitation: Fees and Penalties, Convention Center/Theatres: Permits; rental fees, Bus. Tax License: Fees and penalties, Police Dept: DUI cost recovery; booking fees, miscellaneous A/R: Temp bin service; hangar rental; airport fines/fees; fire inspections; transit

City of Pasadena • Finance Department • Patricia Leyva or Terrie Carter • (626) 744-4289

Contract Period: August, 1997 – Renewed every 5 years

Scope of Work: Ambulance and Paramedic, Zoning/parking permits; code enforcement; fire inspection; lake fines; city vehicle damage; parking citations; miscellaneous fees, charges & permits, Closed utility accounts, HAZMAT fees, Returned check fees

County of Kern • Library – Kristie Pratt, (661) 868-0818 • Probation - Roberta Clark, (661) 634-4278

Environment – Alex Manzo, (661) 862-8700 • Building Inspection/Code Compliance – Debbie Pace, (661) 862-8798

• Waste Management – Russ Stearns, (661) 862-8785 • Planning – Beverly Briano, (661) 862-8797

Contract Period: August, 1996 – Renewed every 2 years

Scope of Work: Library: Library fines and charges for lost or damaged library materials

Probation: Fees associated with both Juvenile and Adult Superior Court Actions and Municipal court orders involving restitution

Environment: Fees associated with inspecting and permitting according to the State Health and Safety Code and the Kern County Ordinance Code. Areas include food and dairy, housing, water and water-oriented recreation, hazardous and toxic materials waste, underground storage tanks, land use, liquid waste, noise control and solid waste.

Fire Department: Emergency Incident Response and Stand by Fees; Inspection program fees for lot clean up and hazardous material storage

Code Compliance: Code Enforcement Citation fines and fees; **Waste Management:** Waste Management fees with code violation fines

Planning: Department fees

City of Fremont • Dennis Robinson • (510) 494-4791

Contract Period: July, 1999 – Open Ended Contract

Scope of Work: Claims for Delinquent Business Tax/License and Transient Occupancy Tax
Claims for Damage to City Property

Accounts Receivable and Returned Checks for the Following Departments:

Planning Department Cost Center Fees, Community Development Fees, False Alarm Responses, DUI Response Fees, Animal Control Services, Special Emergency Fees, Police Security Services, Recreational Activity Fees, Hazardous Material Permit Fees, Youth and Family Counseling Services, Fire Department Permit Fees, Administrative Remedy Situations, Code Enforcement Citations

State of California • Department of Highway Patrol • Kathy Honig • (916) 375-2737

Contract Period: March 1998-March 2004 – Completed Project

Scope of Work: DUI Cost Recovery, Cost Recovery for Officers Time for Court Appearances, Miscellaneous Cost Recovery such as Traffic Control, Participate in Interagency Offset Program by producing annual tape to FTB

County of Kern • Kern Medical Center • Evelyn Conger • (661) 326-2303

Contract Period: August, 1996 – October, 2006

Scope of Work: Collection of Delinquent Patient Accounts

City of Grover Beach • Elaine Rojas • (805) 473-4550

Contract Period: June, 2004 – Open Ended Contract

Scope of Work: Parks and Recreation; Utilities

Recent Award! City of Redondo Beach • Diana Moreno • (310) 372-1171 x2429

Contract Period: April, 2006 – February, 2007

Scope of Work: Building Permit, Hazardous Materials, Fire Department, Returned Check Fees, Street Lighting, Harbor Patrol Fees, Harbor Fees, Police Fees, Public Works, Business Licensing, Animal Licensing

Additional References

	Contact	Phone
SBC <i>Statewide Residence</i> <i>Ethnic Marketing Center</i>	Luis de la Rosa	(817) 273 - 3243
Kaweah Delta District Hospital	Stefni Girnus	(559) 624-4220
California Water Service	Richard Schuppe	(408) 367-8201
County of Tulare <i>Health & Human Services</i>	Christie Boggs	(559) 737-4669
Kern Valley Hospital	Barbara Figueroa	(760) 379-6600
Cottage Health Systems <i>Santa Barbara Cottage Hospital</i> <i>Santa Ynez Cottage Hospital</i> <i>Goleta Cottage Hospital</i>	Sheila Souther	(805) 879-8919

Exhibit D

Financial Credit Network Flowchart

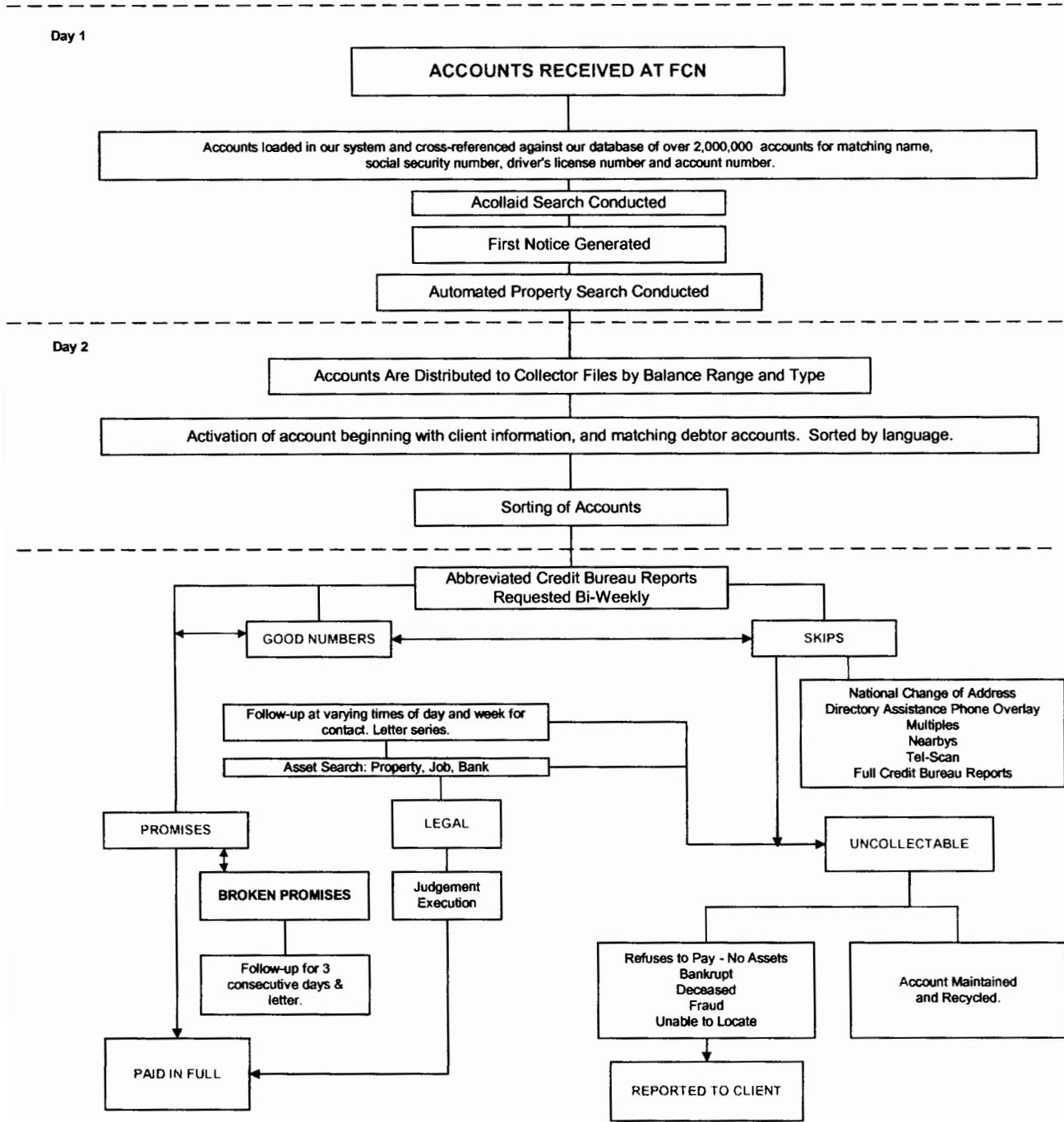


Exhibit E & F

SAMPLE CLIENT REPORTS

All of the attached reports are in standard format. Each can be customized as required to meet your needs. Unless specified, these reports can be setup to print at predetermined intervals such as monthly or quarterly.

Assignment Acknowledgment: This letter style report generates each time we receive a batch of account for assignments.

Client Inventory: This history lists each account assigned along with the client's reference number, amount assigned, the amount collected, amount canceled, the balance, the last pay date and the current status of the account.

Performance Statistics: This report summarizes our overall performance statistics and breaks them down by age, balance and status code.

History Report: This report prints in an actuarial format allowing our client to match the date of collection against the assignment date. The report breaks the statistics down by month for the previous 24 months and by year for the last three years.

Recovery Rate Summary: This report compares recovery rates for the past 12 months to the current 12 months.

Yearly Client Assignments/Collection Report: This report compares client assignments to actual collections for a 24 month period.

Remittance Advice: This statement can be provided weekly, bi-weekly or monthly and is available via magnetic tape or hard copy.

Cancellation Report: This report lists accounts that have been canceled for the current month.

SAMPLE OF NOTICES

The following is a sampling of our notices. Our notices are printed in both English and Spanish.

FINANCIAL CREDIT NETWORK, INC.
1300 WEST MAIN STREET
P.O. BOX 3084
VISALIA, CA 93278

DATE: 7-22-04

CLIENT NO. TESTCL

TEST CLIENT
1235 ANY STREET
ANY TOWN, CA 99999

We are pleased to acknowledge the accounts listed below which have been assigned to this office for collection. To limit the possibility of confusion please report all payments directly to this office.

ACCOUNT NAME	ACCOUNT NUMBER	LAST ACTIVITY	AMOUNT
NELSON, KYLE J NELSON, SALLY A	3606043531	07-10-04	473.60

TOTAL NUMBER OF ACCOUNTS ASSIGNED: 1
TOTAL DOLLAR AMOUNT ASSIGNED: \$473.60

Sincerely,

FINANCIAL CREDIT NETWORK, INC.
559-733-7550

SUMMARY OF STATISTICS BY STATUS

STATUS	NUMBER	ASSIGNED
CAN	1	473.60
<hr/>		
	1	473.60

SUMMARY OF STATISTICS BY AGE OF ACCOUNT

CATEGORY	NUMBER	ASSIGNED
UP TO 30	1	473.60
UP TO 60		0.00
UP TO 90		0.00
UP TO 120		0.00
OVER 120		0.00
<hr/>		
	1	473.60

FINANCIAL CREDIT NETWORK, INC.
 1300 WEST MAIN STREET
 P.O. BOX 3084
 VISALIA, CA 93278

CLIENT INVENTORY

09:21AM

09-15-04

TEST CLIENT
 ATTN: CONTACT NAME
 1234 MAIN ST
 BAKERSFIELD, CA 93305

CLIENT: TESTCL

DEBTOR #	DEBTOR NAME	CLI-REF #	DT-ASGN	PN-ASGN	PRN-COLL	CAN-AMT	BALANCE	LST-PAY	STS
1006432	SMITH, ADAM	1036	09-03-04	1547.00	0.00	0.00	1547.00	08-28-03	ACT
1006433	DOE, JOHN	1277	09-03-04	1547.00	0.00	0.00	1547.00	03-11-04	ACT
1006434	DOE, JANE	1282	09-03-04	1547.00	0.00	0.00	1547.00	03-14-04	ACT
1006435	SMITH, ADAM	1283	09-03-04	1547.00	0.00	0.00	1547.00	03-14-04	ACT
1006436	DOE, JOHN	1284	09-03-04	1547.00	0.00	0.00	1547.00	03-12-04	ACT
1006437	DOE, JANE	1294	09-03-04	1547.00	0.00	0.00	1547.00	03-26-04	ACT
1006438	COOPER, TOM	1310	09-03-04	1547.00	0.00	0.00	1547.00	04-08-04	ACT
1002742	SMITH, FRED	1036	09-13-04	1547.00	0.00	1547.00	0.00		DUP
1002743	JONES, BOB	1277	09-13-04	1547.00	0.00	1547.00	0.00		DUP
1002744	DOE, JOHN	1282	09-13-04	1547.00	0.00	1547.00	0.00		DUP
1002745	JONES, BOB	1283	09-13-04	1547.00	0.00	1547.00	0.00		DUP
1002746	SMITH, ADAM	1284	09-13-04	1547.00	0.00	1547.00	0.00		DUP
1002747	COOPER, TOM	1294	09-13-04	1547.00	0.00	1547.00	0.00		DUP
1002748	DOE, JOHN	1310	09-13-04	1547.00	0.00	1547.00	0.00		DUP
1002749	DOE, JANE	1354	09-13-04	2669.00	0.00	0.00	2669.00		ACT
1002750	COOPER, TOM	1361	09-13-04	1547.00	0.00	0.00	1547.00		ACT
1002751	JONES, BOB	1382	09-13-04	1547.00	0.00	0.00	1547.00		ACT
1017167	DOE, JOHN	1203	07-08-04	1199.74	0.00	0.00	1199.74		ACT
1017168	JONES, BOB	1210	07-08-04	1826.00	0.00	0.00	1826.00		ACT
1017160	DOE, JANE	1132	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017163	COOPER, TOM	1185	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017161	JONES, BOB	1144	07-08-04	2521.00	0.00	0.00	2521.00		ACT
1017166	SMITH, ADAM	1196	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017155	DOE, JOHN	1104	07-08-04	1594.00	1594.00	0.00	0.00	07-19-04	PIF
1017152	SMITH, FRED	1061	07-08-04	1547.00	0.00	0.00	1547.00		ATS
1017158	COOPER, TOM	1129	07-08-04	603.00	0.00	0.00	603.00		ACT
1017159	SMITH, ADAM	1131	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1005158	DOE, JOHN	1137	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017151	SMITH, ADAM	1142	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017148	SMITH, FRED	1138	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017169	COOPER, TOM	1211	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017154	SMITH, FRED	1162	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017157	JONES, BOB	1121	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017162	DOE, JANE	1180	07-08-04	1547.00	0.00	0.00	1547.00		ACT
1017164	SMITH, ADAM	1195	07-08-04	1547.00	0.00	0.00	1547.00		ACT

ACCOUNTS LISTED	35	NET ASSIGNED	44,446.74	TOTAL CANCELLED	10,829.00
TOTAL ASSIGNED	55,275.74	TOTAL BALANCE	42,852.74	TOTAL COLLECTED	1,594.00

000246

TESTCL TEST CLIENT

PERFORMANCE STATISTICS

LST ASGN: 09-13-04	-----ASSIGNED-----			-----COLLECTED-----			---CANCELLED---		-OPEN ACCOUNTS-	
	#	AMOUNT	AVG	#	AMOUNT	%	#	AMOUNT	#	AMOUNT
MONTH TO DATE	17	27421	1613		0	0	7	10829	10	16592
YEAR TO DATE	35	55276	1579	1	1594	4	7	10829	27	42853
TOTAL TO DATE *	35	55276	1579	1	1594	4	7	10829	27	42853

* May vary from Client Inventory totals because of purging, abnormal updates, or status exclusions.

SUMMARY OF STATISTICS BY STATUS

STATUS	NUMBER	ASSIGNED	CANCELLED	NET ASSIGNED	COLLECTED	BALANCE	RCVY%
ACT	26	41305.74	0.00	41305.74	0.00	41305.74	0.00
ATS	1	1547.00	0.00	1547.00	0.00	1547.00	0.00
DUP	7	10829.00	10829.00	0.00	0.00	0.00	0.00
PIF	1	1594.00	0.00	1594.00	1594.00	0.00	100.00
	35	55275.74	10829.00	44446.74	1594.00	42852.74	3.59

SUMMARY OF STATISTICS BY AGE OF ACCOUNT

CATEGORY	NUMBER	ASSIGNED	CANCELLED	NET ASSIGNED	COLLECTED	BALANCE	RCVY%
UP TO 120		0.00	0.00	0.00	0.00	0.00	0.00
UP TO 150	1	1547.00	0.00	1547.00	0.00	1547.00	0.00
UP TO 180	8	12307.74	0.00	12307.74	0.00	12307.74	0.00
UP TO 210	3	4641.00	0.00	4641.00	0.00	4641.00	0.00
UP TO 240	3	4641.00	0.00	4641.00	0.00	4641.00	0.00
UP TO 270	3	4671.00	0.00	4671.00	0.00	4671.00	0.00
UP TO 300	4	6235.00	0.00	6235.00	1594.00	4641.00	25.57
UP TO 330	2	3094.00	0.00	3094.00	0.00	3094.00	0.00
OVER 330	1	1547.00	0.00	1547.00	0.00	1547.00	0.00
UNKNOWN	10	16592.00	10829.00	5763.00	0.00	5763.00	0.00
	35	55275.74	10829.00	44446.74	1594.00	42852.74	3.59

SUMMARY OF STATISTICS BY BALANCE OF ACCOUNT

CATEGORY	NUMBER	ASSIGNED	CANCELLED	NET ASSIGNED	COLLECTED	BALANCE	RCVY%
UP TO 50	1	1594.00	0.00	1594.00	1594.00	0.00	100.00

UP TO	100		0.00	0.00	0.00	0.00	0.00	0.00
UP TO	250		0.00	0.00	0.00	0.00	0.00	0.00
UP TO	500		0.00	0.00	0.00	0.00	0.00	0.00
UP TO	750	1	603.00	0.00	603.00	0.00	603.00	0.00
UP TO	1000		0.00	0.00	0.00	0.00	0.00	0.00
UP TO	1250	1	1199.74	0.00	1199.74	0.00	1199.74	0.00
UP TO	1500		0.00	0.00	0.00	0.00	0.00	0.00
OVER	1500	32	51879.00	10829.00	41050.00	0.00	41050.00	0.00
		35	55275.74	10829.00	44446.74	1594.00	42852.74	3.59

MO YR	NET/(GROSS)		ASSIGNMENTS		COLLECTIONS		NET		GROSS		COMMISSIONS		CANCELLED		OPEN ACCOUNTS		#	AVG	PIF	AGE
	#	AMOUNT	AVG	AMOUNT	CURR	%	TO DATE	%	%	TO DATE	%	#	AMOUNT	#	AMOUNT	#				
8-04	1827	2,183,134 (2,145,999)	1195	57,508	3	3	57,508	3	3	3	9,089	16	32	13,868	1	1657	2,111,758	138	190	
7-04	3682	3,137,795 (3,040,470)	852	120,962	4	6	201,212	7	6	6	35,486	18	90	84,276	3	3079	2,852,307	513	225	
6-04	888	494,397 (492,123)	557	18,132	4	16	80,342	17	16	16	13,966	17	59	30,188	6	626	383,867	203	190	
5-04	743	424,849 (423,319)	572	6,637	2	15	64,611	16	15	15	11,244	17	27	13,790	3	556	346,447	160	221	
4-04	1161	692,045 (668,231)	596	7,744	1	15	106,911	16	15	15	17,386	16	50	37,426	5	821	547,707	290	273	
3-04	2014	1,533,997 (1,535,036)	762	24,615	2	11	166,826	12	11	11	29,906	18	67	100,467	7	1521	1,266,704	426	215	
2-04	3656	4,915,319 (4,938,276)	1344	12,058	0	6	282,591	9	6	6	48,017	17	547	1,902,954	39	2437	2,729,774	672	256	
1-04	985	670,355 (660,028)	681	4,408	1	21	143,178	25	21	21	24,678	17	73	87,514	13	595	439,663	317	181	
12-03	947	409,911 (411,572)	433	154	0	12	49,646	13	12	12	8,672	17	85	33,390	8	638	326,875	224	195	
11-03	716	1,417,209 (1,396,189)	1979	880	0	10	136,888	10	10	10	24,033	18	42	34,616	2	487	1,245,705	187	247	
10-03	1734	1,408,661 (1,393,063)	812	7,240	1	14	197,083	15	14	14	35,055	18	110	119,896	9	1219	1,091,681	405	225	
9-03	796	508,382 (486,064)	639	4,525	1	17	84,527	18	17	17	14,715	17	50	27,526	5	553	396,329	193	264	
8-03	1819	1,150,948 (1,128,493)	638	17,176	1	15	176,709	19	15	15	31,238	18	341	223,953	19	1104	760,286	374	235	
7-03	928	640,563 (673,786)	690	1,686	0	22	140,937	24	22	22	24,754	18	49	49,429	8	665	450,197	214	222	
6-03	800	540,945 (537,137)	676	848	0	15	81,530	18	15	15	14,333	18	73	81,165	15	527	378,250	200	214	
5-03	799	490,311 (461,445)	614	1,282	0	17	83,033	19	17	17	14,586	18	62	55,203	11	526	352,075	211	224	

PAGE 2
 FINANCIAL CREDIT NETWORK, INC.
 COMBINED HISTORY ANALYSIS FOR: TESTCL - TEST CLIENT
 MONTH ENDING 08-31-04

MO YR	NET/(GROSS) # AMOUNT AVG	COLLECTIONS CURR % TO DATE %	NET % TO DATE %	GROSS % TO DATE %	COMMISSIONS % TO DATE %	CANCELLED # AMOUNT %	OPEN ACCOUNTS # AMOUNT %	# PIF AGE
4-03	1908 2,028,827 1063 (2,042,316)	3,814 0 236,655 13	11 38,574 17	154 338,178 17	1268 1,463,994 486	230		
3-03	2938 2,076,540 707 (2,010,907)	1,321 0 231,113 18	11 36,366 16	1,077 824,206 40	1322 1,021,221 539	240		
2-03	2256 2,451,718 1087 (2,464,287)	3,165 0 213,399 12	9 37,430 18	204 706,460 29	1509 1,531,859 543	199		
1-03	686 435,459 635 (439,883)	115 0 69,094 17	16 12,447 18	45 27,491 6	474 338,873 167	232		
12-02	313 196,274 627 (201,594)	150 0 34,176 21	17 6,111 18	21 33,304 17	209 128,794 83	224		
11-02	1647 925,358 562 (939,800)	1,179 0 147,890 18	16 26,326 18	124 91,139 10	1111 686,328 412	230		
10-02	654 410,487 628 (415,720)	982 0 87,604 26	21 16,125 18	97 72,577 18	370 250,306 187	281		
9-02	1846 1,063,574 576 (1,129,094)	2,158 0 202,117 22	19 36,748 18	185 153,107 14	1183 708,351 478	273		
8-02	2185 1,356,615 621 (1,366,733)	2,214 0 212,600 23	16 37,781 18	672 425,061 31	1048 718,954 465	372		
7-02	961 652,147 679 (674,142)	-1,007 -0 118,055 21	18 22,077 19	86 79,216 12	652 454,876 223	274		
6-02	1484 1,823,000 1228 (1,869,011)	1,612 0 218,834 14	12 41,345 19	212 254,620 14	941 1,349,546 331	274		
5-02	52 95,408 1835 (101,235)	662 1 26,016 32	27 5,822 22	13 14,528 15	19 54,864 20	308		
4-02	3514 5,417,451 1542 (5,493,245)	239 0 198,907 21	4 33,372 17	2,236 4,454,552 82	883 763,992 395	282		
3-02	0 0 0 (0)	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
2-02	5563 2,272,323 408 (2,342,266)	4,309 0 433,822 22	19 80,648 19	638 261,532 12	3542 1,576,970 1383	469		
1-02	4879 3,380,126 693 (3,483,962)	1,226 0 366,107 13	11 68,521 19	485 474,607 14	3325 2,539,412 1069	446		

MO YR	NET/(GROSS)		COLLECTIONS		NET GROSS		COMMISSIONS		CANCELLED		OPEN ACCOUNTS		AVG				
	#	AMOUNT	CURR	% TO DATE	%	% TO DATE	%	% TO DATE	#	AMOUNT	#	AMOUNT	#	PIF AGE			
12-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
11-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
10-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
9-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
8-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
7-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
6-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
5-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
4-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
3-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
2-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
1-01	0	0 (0)	0	0	0	0	0	0	0	0	0	0	0	0			
YR-04	14956	14,051,890 (13,903,483)	940	252,065	2	1,103,179	9	8	189,770	17	945	2,270,484	16	11292	10,678,228	2719	226
YR-03	16327	13,569,473 (13,445,141)	831	42,207	0	1,690,613	15	12	292,204	17	2,292	2,521,516	19	10292	9,357,345	3743	226
YR-02	23098	17,592,763 (18,016,802)	762	13,724	0	2,046,129	18	12	374,875	18	4,769	6,314,242	36	13283	9,232,392	5046	364

MO YR	#	AMOUNT	AVG	NET GROSS	COMMISSIONS	CANCELLED	OPEN ACCOUNTS	AVG
				% TO DATE	% TO DATE	%	#	PIF AGE
YR-01	0	0	0	0	0	0	0	0
	(0)							
PRIOR	0	0	0	0	0	0	0	0
	(0)							
TOTAL	54381	45,214,127	831	307,995	1	4,839,921	14	11
		(45,365,426)						
				856,849	18	8,006	11,106,241	25
							34867	29,267,964
								11508
								285

PAGE 1
FINANCIAL CREDIT NETWORK, INC.

COMBINED STAIR STEP HISTORY ANALYSIS FOR: TESTCL - TEST CLIENT

MO YR	#	AMT-PLACED	ADJUST	NET-PLACED	AVERAGE	1MO	2MO	3MO	4MO	5MO	6MO	7MO	8MO	9MO	10MO	11MO	12MO	OVER
8-04	1,827	2,145,999	37,135	2,183,134	1,195	2.6												
7-04	3,682	3,040,470	97,325	3,137,795	852	2.6	6.4											
6-04	888	492,123	2,274	494,397	557	7.0	12.6	16.3										
5-04	743	423,319	1,530	424,849	572	4.9	10.7	13.6	15.2									
4-04	1,161	668,231	23,814	692,045	596	1.4	8.2	12.5	14.3	15.4								
3-04	2,014	1,535,036	-1,039	1,533,997	762	0.7	4.4	6.9	8.6	9.3	10.9							
2-04	3,656	4,938,276	-22,958	4,915,319	1,344	0.4	2.6	3.7	4.0	4.7	5.5	5.7						
1-04	985	660,028	10,327	670,355	681	5.8	11.9	16.3	18.7	19.2	19.7	20.7	21.4					
12-03	947	411,572	-1,661	409,911	433	1.5	7.2	8.8	9.8	10.7	11.2	11.5	12.1	12.1				
11-03	716	1,396,189	21,020	1,417,209	1,979	1.0	5.9	7.3	7.9	8.1	8.3	8.8	9.0	9.6	9.7			
10-03	1,734	1,393,063	15,597	1,408,661	812	2.1	6.6	7.9	9.1	10.3	11.6	12.0	12.8	13.1	13.5	14.0		
9-03	796	486,064	22,318	508,382	639	1.8	5.9	8.6	9.6	11.1	11.7	13.0	13.7	14.2	15.5	15.7		
8-03	1,819	1,128,493	32,456	1,160,948	638	1.2	6.1	8.1	9.6	10.4	11.1	11.7	12.1	12.5	12.7	13.3	13.7	15.2
7-03	928	673,786	-33,223	640,563	690	2.3	7.4	9.4	10.6	11.7	12.6	13.1	13.2	13.8	20.8	21.6	21.7	22.0
6-03	800	537,137	3,808	540,945	676	2.0	6.0	9.0	9.9	11.0	11.2	11.6	13.4	14.7	14.8	15.1	15.1	16.9
5-03	799	461,445	28,866	490,311	614	1.7	5.4	7.7	10.4	11.2	12.5	13.5	13.9	14.0	14.6	15.0	15.2	16.9
4-03	1,908	2,042,316	-13,489	2,028,827	1,063	1.7	3.7	5.1	6.9	7.7	8.5	8.9	9.2	9.4	9.7	10.1	10.3	11.2
3-03	2,938	2,010,907	65,633	2,076,540	707	1.3	3.0	3.8	4.8	5.5	7.4	8.2	8.6	8.7	8.9	9.2	9.4	11.1
2-03	2,256	2,464,287	-12,569	2,451,718	1,087	1.6	3.5	4.3	5.3	6.0	6.5	6.9	7.1	7.4	7.4	7.7	7.9	8.7
1-03	686	439,883	-4,424	435,459	635	0.4	4.4	7.3	9.0	10.0	11.2	12.4	13.1	13.7	14.9	15.0	15.2	15.9
12-02	313	201,594	-5,320	196,274	627	1.0	7.7	10.8	12.9	13.8	15.2	15.6	15.7	15.9	16.0	16.8	17.4	17.4
11-02	1,647	939,800	-14,443	925,358	562	1.8	3.8	7.9	9.6	11.0	12.0	12.5	12.8	13.3	14.0	14.3	14.5	16.0
10-02	654	415,720	-5,234	410,487	628	5.1	8.7	10.0	11.4	14.0	14.4	15.3	15.8	17.0	17.4	17.6	17.7	21.3
9-02	1,846	1,129,094	-65,520	1,063,574	576	0.8	5.6	8.0	8.9	11.3	11.9	13.0	13.8	14.3	15.1	15.5	16.1	19.0
8-02	2,185	1,366,733	-10,118	1,356,615	621	0.9	3.7	5.6	7.2	8.2	9.3	9.6	10.9	11.1	11.8	12.0	12.6	15.7
7-02	961	674,142	-21,995	652,147	679	1.5	6.2	8.1	9.7	11.3	11.8	12.2	12.4	12.9	13.5	15.0	15.2	18.1
6-02	1,484	1,869,011	-46,011	1,823,000	1,228	1.2	3.1	4.8	5.3	6.9	7.7	7.9	8.3	8.7	9.0	9.7	10.0	12.0
5-02	52	101,235	-5,826	95,408	1,835	0.4	2.2	14.4	15.2	15.3	15.3	15.3	15.3	15.3	15.3	15.3	15.3	27.3

4-02	3,514	5,493,245	-75,794	5,417,451	1,542	0.3	0.9	1.5	1.7	1.8	1.9	2.0	2.1	2.2	2.2	2.3	2.4	3.7
3-02	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2-02	5,563	2,342,266	-69,942	2,272,323	408	0.2	3.4	6.7	8.8	10.4	11.7	12.4	13.0	13.4	13.8	14.2	14.6	19.1
1-02	4,879	3,483,962	-103,837	3,380,126	693	0.3	2.2	3.9	4.8	5.6	6.5	7.1	7.5	7.9	8.2	8.5	8.6	10.8
12-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
9-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1-01	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

TOTAL AVERAGE RATIOS: 1.9 5.6 8.2 9.3 10.1 10.7 11.2 12.0 11.9 12.7 13.2 13.4 15.6

16:02:21

12 MONTH RECOVERY RATE REPORT

15 Sep 2004

CLIENT NO. TESTCL - TEST CLIENT

MONTH	PREVIOUS %	CURRENT %	TOTAL %
-----	-----	-----	-----
SEPTEMBER	15.74	0.89	16.63
OCTOBER	13.48	0.51	13.99
NOVEMBER	9.60	0.06	9.66
DECEMBER	12.07	0.04	12.11
JANUARY	20.70	0.66	21.36
FEBRUARY	5.50	0.25	5.75
MARCH	9.28	1.60	10.88
APRIL	14.33	1.12	15.45
MAY	13.65	1.56	15.21
JUNE	12.58	3.67	16.25
JULY	2.55	3.86	6.41
AUGUST	0.00	2.63	2.63
	=====	=====	=====
	7.34	1.49	8.83

000254

16:06:13

CLIENT ASSIGNMENT/COLLECTION REPORT

15 Sep 2004

CLIENT NO. TESTCL - TEST CLIENT

MONTH	\$ ASSIGNED	\$ COLLECTED
-----	-----	-----
SEPTEMBER	13,653.35	7,946.74
OCTOBER	55,632.89	8,661.23
NOVEMBER	11,679.08	5,536.69
DECEMBER	0.00	4,849.36
JANUARY	25,856.49	3,480.15
FEBRUARY	486,236.10	9,156.06
MARCH	26,265.07	8,144.33
APRIL	13,997.79	5,651.85
MAY	6,635.51	5,668.97
JUNE	2,551.27	3,895.08
JULY	84,569.49	7,887.32
AUGUST	43,224.19	10,037.49
	=====	=====
	770,301.23	80,915.27

000255



PHONE (800) 540-9011
 CORPORATE HEADQUARTERS:
 1300 W. MAIN STREET · VISALIA, CALIFORNIA 93291
 P.O. BOX 3084 · VISALIA, CALIFORNIA 93278-3084
 SANTA BARBARA LOCATION:
 315 E. CANON PERDIDO, STE B · SANTA BARBARA, CA 93101

PAGE NUMBER	
STATEMENT DATE	
CLIENT NUMBER	
REMIT TYPE	

DATE	ACCOUNT DESCRIPTION	STATUS	AMOUNT PAID US	AMOUNT PAID YOU	AMOUNT DUE US	REMAINING BALANCE	AMOUNT DUE YOU
			TOTAL PAID US	TOTAL PAID YOU	TOTAL DUE US		TOTAL DUE YOU

TOTAL COLLECTIONS

PLEASE REMIT YOUR CHECK FOR

OUR CHECK IS ENCLOSED FOR **000256**

ACT = ACTIVE PIF = PAID IN FULL LPE = LEGAL PAID IN FULL AA = ACTIVE ATTORNEY INVOLVED LJ = CLIENT JUDGEMENT
 PAY = PAYMENT AGREEMENT LEG = LEGAL ACTION DIS = DISPUTED BA = BANKRUPTCY FILED/CLAIM SE = SETTLED IN FULL
 NSF = DEBTOR CHECK RETURNED FWD = DEBTOR OUT OF AREA ATS = COLLECTION BELAY PR = PAYMENT REVERSED SR = LEGAL SETTLEMENT

FINANCIAL CREDIT NETWORK, INC.
1300 WEST MAIN STREET
P.O. BOX 3084
VISALIA, CA 93278

DATE: 01-21-04

TEST CLIENT
1235 ANY STREET
ANY TOWN, CA 99999

CLIENT NO. TESTCL

The following debtors assigned by you to this agency have been removed from active collection processes. Please notify us immediately if the action was taken in error. Thank you for the opportunity to be of service to you.

<u>ACCOUNT NUMBER</u>	<u>ASSIGNED</u>	<u>PRINCIPAL</u>	<u>CAN. AMT.</u>	<u>ACCOUNT NAME</u>
12G4	21 Jan 04	33.21	33.21	DOE, JACK
ACCOUNT CANCELLED BY CLIENT REQUEST.				
	21 Jan 04	49.82	49.82	HOW, MAY
ACCOUNT CANCELLED BY CLIENT REQUEST.				
209-000-0000-000 228	16 Apr 90	5001.82	5001.82	DOE, JOHN
BANKRUPTCY. NO ASSETS.				
	21 Jan 04	25.44	25.44	WHO, DON
ACCOUNT CANCELLED BY CLIENT REQUEST.				

TOTAL NUMBER OF ACCOUNTS: 4
TOTAL DOLLAR AMOUNT CANCELLED: \$5,110.29

Sincerely,

FINANCIAL CREDIT NETWORK, INC.
559-733-7550

000257

Numero de Cuenta: 2	Acreeador: TEST CLIENT
#BWNFYHB	Numero de Cliente: 209-000-0000-000
#25#	Principal: 5001.82
JOHN DOE 2	Interes: 2484.67
211 N HALL ST	Cobro de Pago Tarde: 2484.67
VISALIA CA 93291-5830	Suma Adeudada: <u>7486.49</u>

La cuenta anterior ha sido asignada a nuestra oficina para su cobro. Los documentos del acreedor enseñan que la deuda en total es debida. Si hace el pago total a nuestra oficina, todas las actividades de cobro se suspenderán.

Esta notificación se la enviado una agencia de cobros. La ley federal exige que le informemos que éste es un trámite para el cobro de una deuda. Cualquier información obtenida se utilizará con este propósito. A menos que usted notifique a nuestra oficina dentro de 30 días después de recibir este aviso que usted disputa la validez de esta deuda o de cualquier parte de ella, esta oficina considerará que la deuda es válida. Si usted notifica a esta oficina por escrito, dentro de 30 días después de recibir este aviso, que usted disputa la validez de esta deuda o de cualquier parte de ella, esta oficina obtendrá una verificación de la deuda o una copia de la decisión judicial y le enviará por correo una copia de la verificación o de la decisión judicial. Si usted se lo solicita a esta oficina por escrito dentro de 30 días después de recibir este aviso, esta oficina le dara el nombre y la dirección del acreedor original, si es distinto del acreedor actual.

Por este medio por ley, le notificamos que si usted no cumple con los términos de sus obligaciones de crédito, se registrará ante una agencia de creditos un informe negativo que afectará su registro de crédito. No registraremos ante una agencia de creditos un informe negativo tocante esta deuda antes de los 30 días mencionado arriba. Nuestra oficina puede usar un equipo automatizado de llamadas telefónicas para ayudarle. Si usted no desea recibir llamadas automatizadas, por favor informe a nuestra oficina.

La ley estatal de California Rosenthal y la ley de Cobranza Imparical de Deudas (FDCPA) requieren que, salvo circunstancias excepcionales, cobradores no pueden hacer contacto con usted antes de las 8 de la mañana y después de las 9 de la noche. Ellos no pueden molestarle usando amenazas de violencia o de arresto o usando palabras obscenas. Los cobradores no pueden usar información falsa o engañosa o contactarle en su trabajo si ellos saben o tienen razón de saber que Ud. No puede recibir llamadas personales en el trabajo. Generalmente, los cobradores no pueden hablar con nadie, aparte de su abogado o su esposo/esposa, sobre su deuda. Los cobradores pueden hablar con otra persona para confirmar su dirección o hacer cumplir una sentencia. Para mas información sobre las actividades de cobranza, Ud. Puede llamar gratis al 1-877-FTC-HELP (1-877-382-4357); o puede visitar www.ftc.gov.

Le enviamos adjunto mi cheque o giro
 hace pagadero a: **Financial Credit Network**
 Por favor envíe por correo a: **P.O. Box 3084
 Visalia, CA 93278**

MASTERCARD VISA FECHO DE EXPIRACION

NUMERO DE TARJETA 3 ULTIMOS NUMEROS ATRAS DE TARJETA

NOMBRE EN LA TARJETA FIRMA

DOMICILIO

CIUDAD ESTADO CÓDIGO

TELÉFONO DE HOGAR TELÉFONO DE TRABAJO

NOMBRE DEL BANCO

FECHA PAGE ESTA CANTIDAD ENSEÑE LA CANTIDAD PAGADO AQUI

03-07-05 7486.49 \$

INDICA DIRECCIONES CORRECCIONES ABAJO

DOMICILIO TELÉFONO

CIUDAD

ESTADO CÓDIGO

Pago por teléfono: Llame (800) 540-9011

000258

FINANCIAL CREDIT NETWORK, INC.

1300 W. Main St., Visalia, CA 93291 (559) 733-7550 (800) 540-9011

Date: 03-07-05

Office Hours: Mon-Thur: 8:00am-9:00pm Fri: 8:00am-6:00pm Sat: 8:00am-12:00pm

Account #: 2

Creditor: TEST CLIENT

Client Number: 209-000-0000-000

#BWNFYHB
#26#
JOHN DOE 2
211 N HALL ST
VISALIA CA 93291-5830

Principal:	5001.82
Interest:	2484.67
Late Payment Charge:	
Total Due:	<u>7486.49</u>

This above account has been assigned to us for collection. The records of the creditor show that the debt is due in full. If paid in full to this office, all collection activity will be stopped.

This has been sent to you by a collection agency. This is an attempt to collect a debt. Any information obtained will be used for that purpose. 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 judgement or verification. If you request this office 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.

As required by law, you are hereby notified that a negative credit report reflecting in your credit record may be or has been submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation. We will not submit a negative credit report to a credit reporting agency about this credit obligation 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 has been sent to you by a collection agency. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

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 a.m. or after 9 p.m. 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.



Send this portion of the notice back with your payment to be sure of proper credit

Enclosed is my check or money order made payable to: **Financial Credit Network**
Please mail to: **P.O. Box 3084
Visalia, CA 93278**

NAME: JOHN DOE ACCOUNT #: 2

INDICATE ADDRESS CORRECTIONS BELOW.

STREET: PHONE:
CITY:
STATE: ZIP:

<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> VISA	EXP DATE
CARD NUMBER	LAST 3 DIGITS ON BACK OF CARD	
CARDHOLDER'S NAME	SIGNATURE	
ADDRESS		
CITY	STATE	ZIP CODE
HOME PHONE NUMBER	WORK PHONE NUMBER	
NAME OF CARD ISSUING BANK		
STATEMENT DATE	PAY THIS AMOUNT	SHOW AMOUNT PAID HERE
03-07-05	7486.49	\$

Can be phoned: Call (800) 540-9011
Can mail or clients pay by credit card at www.fcnetwork.com

000259

FINANCIAL CREDIT NETWORK, INC.

Date: 03-07-05

1300 W. Main St.; Visalia, CA 93291 (559) 733-7550 (800) 540-9011

Office Hours: Mon-Thur: 8:00am-9:00pm Fri: 8:00am-6:00pm Sat: 8:00am-12:00pm

Account #: 2

Creditor: TEST CLIENT

Client Number: 209-000-0000-000

#BWNFYHB
 #26#
 JOHN DOE 2
 211 N HALL ST
 VISALIA CA 93291-5830

Principal:	5001.82
Interest:	2484.67
Late Payment Charge:	
Total Due:	<u>7486.49</u>

We sent you a first notice which included your rights under the Fair Debt Collection Practices Act. You still have time to exercise your rights.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Your payment, or any questions you may have, should be directed to this office to ensure proper credit to your account.

Important Notice: This has been sent to you by a collection agency. The federal law requires we inform you that this is an attempt to collect a debt. Any information obtained will be used for that purpose.

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.

Send this portion of the notice back with your payment to be sure of proper credit.

Enclosed is my check or money order made payable to: **Financial Credit Network**
 Please mail to: **P.O. Box 3084
 Visalia, CA 93278**

	<input type="checkbox"/> MASTERCARD		<input type="checkbox"/> VISA	EXP. DATE
CARD NUMBER		LAST 3 DIGITS ON BACK OF CARD		
CARDHOLDER'S NAME		SIGNATURE		
ADDRESS				
CITY		STATE	ZIPCODE	
HOME PHONE NUMBER		WORK PHONE NUMBER		
NAME OF CARD ISSUING BANK				
STATEMENT DATE	PAY THIS AMOUNT	SHOW AMOUNT PAID HERE		
03-07-05	7486.49	\$		

NAME JOHN DOE	ACCOUNT # 2
------------------	----------------

INDICATE ADDRESS CORRECTIONS BELOW.	
STREET	PHONE
CITY	
STATE	ZIP

Pay by phone: Call (800) 540-9011
 California residents pay by credit card at www.fcnetwork.com

000260

FINANCIAL CREDIT NETWORK, INC.

Date: 03-07-05

1300 W. Main St.; Visalia, CA 93291 (559) 733-7550 (800) 540-9011

HORAS DE OFICINA: Lunes-Jueves:8:00am-9:00pm Viernes:8:00am-6:00pm Sabado:8:00am-12:00pm

Numero de Cuenta:	2
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Acreeador:	TEST CLIENT
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Numero de Cliente:	209-000-0000-000
--------------------	-------------------------

#BWNFYHB
 #26#
 JOHN DOE 2
 211 N HALL ST
 VISALIA CA 93291-5830

Principal:	5001.82
Interes: Cobro de Pago Tarde:	2484.67
Suma Adeudada:	<u>7486.49</u>

Le hemos enviado un primer aviso en el que se incluyen sus derechos segun la ley de practicas justas para el cobro de deudas (Fair Debt Collection Practices Act). Usted tiene tiempo todavia para ejercer sus derechos.

Este es un trámite para cobrar una deuda. Cualquier informacion obtenida se utilizará con ese propósito.

Su pago, o cualquier pregunta que pueda tener, debe dirigirse a esta oficina para asegurar que su cuenta se acredite correctamente.

Aviso Importante: Esta notificación se la ha enviado una agencia de cobros. La ley federal exige que le informemos que éste es un trámite para el cobro de una deuda. Cualquier información obtenida se utilizará con este propósito.

Nuestra oficina puede usar un equipo de llamadas telefónicas automatizadas para atenderle. Si usted no desea recibir llamadas automáticas, por favor, informe a nuestra oficina.

Envie esta porción del aviso con su pago para el seguro de crédito adecuado.

- Le enviamos adjunto mi cheque o giro hace pagadero a : **Financial Credit Network**
 Por favor envíe por correo a: **P.O. Box 3084
 Visalia, CA 93278**

NOMBRE JOHN DOE	NUMERO DE CUENTA 2
---------------------------	------------------------------

INDICA DIRECCIONES CORRECCIONES ABAJO	
DOMICILIO	TELÉFONO
CIUDAD	
ESTADO	CÓDIGO

<input type="checkbox"/> MASTERCARD	<input checked="" type="checkbox"/> VISA	<input type="checkbox"/> VISA	FECHO DE EXPIRACION
NUMERO DE TARJETA		3 ULTIMOS NUMEROS ATRAS DE TARJETA	
NOMBRE EN LA TARJETA		FIRMA	
DOMICILIO			
CIUDAD		ESTADO	CÓDIGO.
TELÉFONO DE HOGAR		TELÉFONO DE TRABAJO	
NOMBRE DEL BANCO			
FECHA 03-07-05	PAGE ESTA CANTIDAD 7486.49	ENSEÑE LA CANTIDAD PAGADO AQUI \$ 000261	

Page por teléfono: Llame (800) 540-9011

FINANCIAL CREDIT NETWORK, INC.

Date: 03-07-05

1300 W. Main St.; Visalia, CA 93291 (559) 733-7550 (800) 540-9011

Office Hours: Mon-Thur: 8:00am-9:00pm Fri: 8:00am-6:00pm Sat: 8:00am-12:00pm

Account #: 2

Creditor: **TEST CLIENT**

Client Number: **209-000-0000-000**

#BWNFYHB
#26#
JOHN DOE 2
211 N HALL ST
VISALIA CA 93291-5830

Principal:	5001.82
Interest:	2484.67
Late Payment Charge:	
Total Due:	<u>7486.49</u>

This is a demand for payment in full.

Why have you ignored our previous notices?

Send your payment in full today. This unpaid balance is your responsibility.

Only Payment in full will stop this office from further collection effort.

This has been sent to you by a collection agency.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

As required you are hereby notified that a negative credit report reflecting in your credit record may be or has been submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation. 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.

Send this portion of the notice back with your payment to be sure of proper credit.

Enclosed is my check or money order made payable to: **Financial Credit Network**
Please mail to: **P.O. Box 3084
Visalia, CA 93278**

NAME JOHN DOE	ACCOUNT # 2
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INDICATE ADDRESS CORRECTIONS BELOW.	
STREET	PHONE
CITY	
STATE	ZIP

<input type="checkbox"/> MasterCard	<input type="checkbox"/> VISA	EXP DATE
CARD NUMBER	LAST 3 DIGITS ON BACK OF CARD	
CARDHOLDER'S NAME	SIGNATURE	
ADDRESS		
CITY	STATE	ZIPCODE
HOME PHONE NUMBER	WORK PHONE NUMBER	
NAME OF CARD ISSUING BANK		
STATEMENT DATE 03-07-05	PAY THIS AMOUNT 7486.49	SHOW AMOUNT PAID HERE \$ 000262

Pay by phone: Call (800) 540-9011
California residents pay by credit card at www.fcnetwork.com

FINANCIAL CREDIT NETWORK, INC.

Date: 03-07-05

1300 W. Main St.; Visalia, CA 93291 (559) 733-7550 (800) 540-9011

HORAS DE OFICINA: Lunes-Jueves:8:00am-9:00pm Viernes:8:00am-6:00pm Sabado:8:00am-12:00pm

Numero de Cuenta:	2
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Acreeedor:	TEST CLIENT
Numero de Cliente:	209-000-0000-000

#BWNFYHB
#26#
JOHN DOE 2
211 N HALL ST
VISALIA CA 93291-5830

Principal:	5001.82
Interes: Cobro de Pago Tarde:	2484.67
Suma Adeudada:	<u>7486.49</u>

La presente es una demanda de pago total hoy mismo.

¿Por qué no le ha prestado atención a nuestros avisos anteriores?

Envíe su pago completo hoy mismo. Este pago aclarará su registro de crédito en nuestra oficina.

Solamente el pago total de su deuda impedirá que esta oficina inicie trámites adicionales de cobro.

Éste aviso es un trámite para el cobro de una deuda. Cualquier información obtenida se utilizará con este propósito.

Por este medio le notificamos que si usted no cumple con los términos de sus obligaciones de crédito, se registrará ante una agencia de creditos un informe negativo que afectará su registro de crédito. Nuestra oficina puede usar un equipo automatizado de llamadas telefónicas para ayudarle. Si usted no desea recibir llamadas automatizadas, por favor informe a nuestra oficina.

Handwritten mark

Envíe esta porción del aviso con su pago para el seguro de crédito adecuado.

- Le enviamos adjunto mi cheque o giro hace pagadero a: **Financial Credit Network**
Por favor envíe por correo a: **P.O. Box 3084**
Visalia, CA 93278

NOMBRE JOHN DOE	NUMERO DE CUENTA 2
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INDICA DIRECCIONES CORRECCIONES ABAJO	
DOMICILIO	TELÉFONO
CIUDAD	
ESTADO	CÓDIGO

<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> VISA	FECHO DE EXPIRACION
NUMERO DE TARJETA		3 ULTIMOS NUMEROS ATRAS DE TARJETA
NOMBRE EN LA TARJETA		FIRMA
DOMICILIO		
CIUDAD	ESTADO	CÓDIGO
TELÉFONO DE HOGAR	TELÉFONO DE TRABAJO	
NOMBRE DEL BANCO		
FECHA 03-07-05	PAGE ESTA CANTIDAD 7486.49	ENSEÑE LA CANTIDAD PAGADO AQUI \$ 000263

Page por teléfono: Llame (800) 540-9011

FINANCIAL CREDIT NETWORK, INC.

Date: 09-24-02

1300 W. Main St.; Visalia, CA 93291 (559) 733-7550 (800) 540-9011

Office Hours: Mon-Thur: 8:00am-9:00pm Fri: 8:00am-6:00pm Sat: 8:00am-12:00pm

Account #: 1

Creditor: TEST CLIENT

Client Number: 6547852

#BWNFYHB
#18#
JOE DOE 1
123 ABC LANE
VISALIA CA 93277

Principal:	2512.68
Interest:	195.85
Late Payment Charge:	
Total Due:	<u>2708.53</u>

CREDIT BUREAU DISCLOSURE

There are three credit bureaus handling our information and reporting this to creditors when requested. In the future your credit may be checked. How? As a few examples landlords, doctors, hospitals and employers. Yes, employers may check your credit prior to hiring. You may be new at this, but we've been at it for years. Believe us when we say, take care of it now!

IT'S SIMPLE - PAY US

Important Notice: This has been sent to you by a collection agency. The federal law requires we inform you that this is an attempt to collect a debt. Any information obtained will be used for that purpose.

Statement of Policy: Our first obligation is to collect this account for the creditor. We will pursue all allowable methods necessary and economically feasible to collect this account. We recognize, however, that cooperation with persons who cooperate with us, who express a willingness to pay and who work toward settlement of their debts is in the best interest of that person, the creditor and Financial Credit Network.

Send this portion of the notice back with your payment to be sure of proper credit.

Enclosed is my check or money order made payable to: **Financial Credit Network**
Please mail to: **P.O. Box 3084**
Visalia, CA 93278

NAME JOE DOE	ACCOUNT # 1
------------------------	-----------------------

INDICATE ADDRESS CORRECTIONS BELOW.	
STREET	PHONE
CITY	
STATE	ZIP

<input type="checkbox"/> MASTERCARD	<input checked="" type="checkbox"/> VISA	<input type="checkbox"/> VISA	EXP. DATE
CARD NUMBER	LAST 3 DIGITS ON BACK OF CARD		
CARDHOLDER'S NAME	SIGNATURE		
ADDRESS			
CITY	STATE	ZIPCODE	
HOME PHONE NUMBER	WORK PHONE NUMBER		
NAME OF CARD ISSUING BANK			
STATEMENT DATE 09-24-02	PAY THIS AMOUNT 2708.53	SHOW AMOUNT PAID HERE \$ 000.00	

Pay by phone: Call (800) 540-9011

1300 W. Main St.; Visalia, CA 93291 (559) 733-7550 (800) 540-9011

HORAS DE OFICINA: Lunes-Jueves:8:00am-9:00pm Viernes:8:00am-6:00pm Sabado:8:00am-12:00pm Domingo:3:00pm-7:00pm.

Numero de Cuenta:	1
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Acreeedor:	TEST CLIENT
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Numero de Cliente:	6547852
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#BWNFYHB
#18#
JOE DOE 1
123 ABC LANE
VISALIA CA 93277

Principal:	2512.68
Interes:	195.85
Cobro de Pago Tarde:	
Suma Adeudada:	<u>2708.53</u>

Declaración de Agencias de Crédito

Hay tres agencias de crédito a cargo de nuestra información que reportan dicha información a los acreedores cuando se lo solicitan. En el futuro, su crédito puede ser investigado. ¿Cómo? Aquí tiene algunos ejemplos: dueños de casas de arrendamiento, doctores, hospitales y empleadores. Sí, los empleadores pueden verificar su crédito antes de emplearlo. Es posible que usted no tenga experiencia en esto, pero nosotros hemos trabajado en este campo por muchos años. Créanos cuando le decimos que ¡resuelva este problema hoy mismo!

La solución es muy sencilla: páguenos.

Aviso importante: Esta notificación se la ha enviado una agencia de cobros. La ley federal exige que le informemos que éste es un trámite para el cobro de una deuda. Cualquier información obtenida se utilizará con este propósito.

Declaración de Nuestra Política: Nuestra primera obligación es el cobro de esta cuenta para el acreedor. Nosotros emplearemos todos los métodos permisibles necesarios y económicamente factibles para cobrar esta deuda. Reconocemos, sin embargo, que la cooperación con personas dispuestas a cooperar con nosotros, que expresan su voluntad de pagar y que tratan de satisfacer sus deudas, son factores que contribuyen a beneficiar los mejores intereses de esas personas, el acreedor y de Financial Credit Network.

Envíe esta porción del aviso con su pago para el seguro de crédito adecuado.

- Le enviamos adjunto mi cheque o giro
hace pagadéro a: **Financial Credit Network**
Por favor envíe por correo a: **P.O. Box 3084**
Visalia, CA 93278

NOMBRE JOE DOE	NUMERO DE CUENTA 1
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INDICA DIRECCIONES CORRECCIONES ABAJO	
DOMICILIO	TELÉFONO
CIUDAD	
ESTADO	CÓDIGO

<input type="checkbox"/> MASTERCARD	<input type="checkbox"/> VISA	<input type="checkbox"/> VISA	FECHO DE EXPIRACIÓN
NUMERO DE TARJETA		3 ULTIMOS NUMEROS ATRAS DE TARJETA	
NOMBRE EN LA TARJETA		FIRMA	
DOMICILIO			
CIUDAD		ESTADO	CÓDIGO
TELÉFONO DE HOGAR		TELÉFONO DE TRABAJO	
NOMBRE DEL BANCO			
FECHA 09-24-02	PAGE ESTA CANTIDAD 2708.53	ENSEÑE LA CANTIDAD PAGADO AQUI! \$ 000265	

Page por teléfono: Llame (800) 540-9011