



*More than expected,
sooner than expected.*

Proposal for Collection Services for RFQ DEBT10

Prepared for

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WV PURCHASING
DIVISION

*State of WV
Department of
Administration
Purchasing Division*

September 8, 2010

GENERAL TERMS & CONDITIONS REQUEST FOR QUOTATION (RFQ) AND REQUEST FOR PROPOSAL (RFP)

1. Awards will be made in the best interest of the State of West Virginia.
 2. The State may accept or reject in part, or in whole, any bid.
 3. Prior to any award, the apparent successful vendor must be properly registered with the Purchasing Division and have paid the required \$125 fee.
 4. All services performed or goods delivered under State Purchase Order/Contracts are to be continued for the term of the Purchase Order/Contracts, contingent upon funds being appropriated by the Legislature or otherwise being made available. In the event funds are not appropriated or otherwise available for these services or goods this Purchase Order/Contract becomes void and of no effect after June 30.
 5. Payment may only be made after the delivery and acceptance of goods or services.
 6. Interest may be paid for late payment in accordance with the *West Virginia Code*.
 7. Vendor preference will be granted upon written request in accordance with the *West Virginia Code*.
 8. The State of West Virginia is exempt from federal and state taxes and will not pay or reimburse such taxes.
 9. The Director of Purchasing may cancel any Purchase Order/Contract upon 30 days written notice to the seller.
 10. The laws of the State of West Virginia and the *Legislative Rules* of the Purchasing Division shall govern the purchasing process.
 11. Any reference to automatic renewal is hereby deleted. The Contract may be renewed only upon mutual written agreement of the parties.
 12. **BANKRUPTCY:** In the event the vendor/contractor files for bankruptcy protection, the State may deem this contract null and void, and terminate such contract without further order.
 13. **HIPAA BUSINESS ASSOCIATE ADDENDUM:** The West Virginia State Government HIPAA Business Associate Addendum (BAA), approved by the Attorney General, is available online at www.state.wv.us/admin/purchase/vrc/hipaa.htm and is hereby made part of the agreement. Provided that the Agency meets the definition of a Cover Entity (45 CFR §160.103) and will be disclosing Protected Health Information (45 CFR §160.103) to the vendor.
 14. **CONFIDENTIALITY:** The vendor agrees that he or she will not disclose to anyone, directly or indirectly, any such personally identifiable information or other confidential information gained from the agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the agency's policies, procedures, and rules. Vendor further agrees to comply with the Confidentiality Policies and Information Security Accountability Requirements, set forth in <http://www.state.wv.us/admin/purchase/privacy/noticeConfidentiality.pdf>.
 15. **LICENSING:** Vendors must be licensed and in good standing in accordance with any and all state and local laws and requirements by any state or local agency of West Virginia, including, but not limited to, the West Virginia Secretary of State's Office, the West Virginia Tax Department, and the West Virginia Insurance Commission. The vendor must provide all necessary releases to obtain information to enable the director or spending unit to verify that the vendor is licensed and in good standing with the above entities.
 16. **ANTITRUST:** In submitting a bid to any agency for the State of West Virginia, the bidder offers and agrees that if the bid is accepted the bidder will convey, sell, assign or transfer to the State of West Virginia all rights, title and interest in and to all causes of action it may now or hereafter acquire under the antitrust laws of the United States and the State of West Virginia for price fixing and/or unreasonable restraints of trade relating to the particular commodities or services purchased or acquired by the State of West Virginia. Such assignment shall be made and become effective at the time the purchasing agency tenders the initial payment to the bidder.
- I certify that this bid is made without prior understanding, agreement, or connection with any corporation, firm, limited liability company, partnership, or person or entity submitting a bid for the same material, supplies, equipment or services and is in all respects fair and without collusion or fraud. I further certify that I am authorized to sign the certification on behalf of the bidder or this bid.

INSTRUCTIONS TO BIDDERS

1. Use the quotation forms provided by the Purchasing Division. Complete all sections of the quotation form.
2. Items offered must be in compliance with the specifications. Any deviation from the specifications must be clearly indicated by the bidder. Alternates offered by the bidder as **EQUAL** to the specifications must be clearly defined. A bidder offering an alternate should attach complete specifications and literature to the bid. The Purchasing Division may waive minor deviations to specifications.
3. Unit prices shall prevail in case of discrepancy. All quotations are considered F.O.B. destination unless alternate shipping terms are clearly identified in the quotation.
4. All quotations must be delivered by the bidder to the office listed below prior to the date and time of the bid opening. Failure of the bidder to deliver the quotations on time will result in bid disqualifications: Department of Administration, Purchasing Division, 2019 Washington Street East, P.O. Box 50130, Charleston, WV 25305-0130
5. Communication during the solicitation, bid, evaluation or award periods, except through the Purchasing Division, is strictly prohibited (W.Va. C.S.R. §148-1-6.6).



1550 Western Avenue
Chillicothe, Ohio 45601
(304) 722-6596 Tel
1-888-697-7708 Fax
www.cbcsnational.com

September 8, 2010

Jo Ann Adkins
Department Of Administration
Purchasing Division
2019 Washington St. East
Po Box 50130
Charleston, WV 25305-0130

Dear Jo Ann,

Thank you for the opportunity to respond to the State of West Virginia's Request for Quotation DEBT10. We believe you will be intrigued with our process and impressed with the resources available to us to collect your receivables. CBCS is the only collection agency in the United States with unlimited access to over 250 million different consumer credit reports. This enables CBCS to find new addresses, phone numbers, and pertinent contact information to locate citizens who have moved or skipped. All to the benefit of the customers we gratefully serve.

Again, thank you for this wonderful opportunity.

Sincerely,

A handwritten signature in black ink, reading "Jennifer L. Allen". The signature is written in a cursive style with a large, prominent "J" and "A".

Jennifer L. Allen
Regional Account Executive
CBCS
(304) 722-6596
jennifer.allen@cbcsnational.com



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Executive Summary

CBCS is the right size collection agency for government agencies, large enough to handle the tremendous capacity of multiple portfolios, yet small enough to deliver the personal attention you deserve. CBCS is the leader in the collection industry at managing receivables for government agencies nationwide. This singular focus has enabled CBCS to achieve a reputation of quality and performance while still maintaining exceptional responsiveness and recovery to the customers it gratefully serves.

Government agencies are looking for a business partner that can fulfill all of the needs and requirements as outlined in this proposal for collection services. This business partner must also be able to have access to the latest technology and have the availability to access unique data sources to find citizens who have not paid their obligations and still maintain compassion while resolving these issues.

CBCS pulls credit reports and scores every account placed, regardless of age or balance, through the exclusive use of our own proprietary scoring model. We then rank order the accounts by the highest probability of payment and focus our efforts on the accounts that will yield the highest return for our customers.

CBCS is a division of CBC Companies, our parent corporation. CBC Companies owns and operates the nation's fourth largest repository of consumer data information called Innovis. Innovis contains approximately 250 million consumer credit files CBCS can draw from at any time to assist the State of West Virginia in their collections efforts. Data suppliers range from the smallest to the largest creditors in the United States, including utilities, telecommunication companies, banks, retailers, credit card issuers, and many other suppliers too numerous to name. This enables CBCS to find new phone numbers, addresses, and places of employment information on an ongoing basis. Data and the availability to retrieve this information at any given time separate CBCS from all other collection agencies in the United States.

We are the only collection agency in the United States with unlimited access to such numerous unique and proprietary databases. All of these data elements are used to help CBCS find and locate citizens who can and should pay their fair share to the State of West Virginia. Superior technology and superior access to skip tracing data benefits the government agencies we currently serve.



Financial Justification and Return on Investment

CBCS takes pride in knowing we are an extension of the government agencies we gratefully serve. This specialized approach has enabled CBCS to establish a reputation of quality and performance within the collection industry. Among the many features the State of West Virginia would be receiving from CBCS are:

- A fully FDCPA (Fair Debt Collection Practices Act) and Fair Credit Reporting Act (FCRA) compliant partner
- A fully HIPAA (Health Insurance Portability and Accountability Act) compliant partner
- A fully PCI (Payment Card Industry) compliant partner
- Professional collectors experienced at working with citizens
- A technologically advanced company
- A company that owns consumer data to assist the State of West Virginia in locating citizens that can and should pay their fair share
- The ability to offer multiple services and continue to grow as the needs of the State of West Virginia grow
- A business partner that is extremely financially sound

More importantly, CBCS will continue to represent the State of West Virginia as an extension of the fine services you provide to your communities.

Vendor Contact Information

Name, address and telephone number of vendor and the individual responsible for being the point of contact with the State of West Virginia.

Jennifer Allen would serve as the main account liaison for the State of West Virginia. She resides in the suburbs of Charleston, WV and serves CBCS customers in the Midwest region that includes the State of West Virginia. Jennifer will be dedicated to serving the needs of your agency and will be responsible as the main contact in charge of the overall relationship with the State of West Virginia for CBCS. Jennifer's contact information is listed below:

Jennifer Allen
Regional Account Executive
CBCS
P.O. Box 962
Saint Albans, WV 25177
Phone: (304) 722-6596
Fax: (888) 697-7708
jennifer.allen@cbsnational.com



Capabilities

Vendor is a full service collection agency capable of handling several classifications of accounts including, but not limited to, educational, medical and any other account assigned to it by the State of West Virginia and/or any of its spending units.

CBCS is a subsidiary of CBC Companies, our parent corporation. CBC Companies has been in the credit and collection industry since 1948. Our company has a wealth of experience and qualifications in collecting bad debt while serving multiple industries, specializing in finding citizens who haven't paid their obligations to some of the largest creditors in the United States. CBCS is a full service collection agency and we offer critical accounts receivable management services that provide value and lasting partnerships for our government agency partners.

The different types of accounts serviced by CBCS include government, education, retail/bankcard, utility, telecommunication, cable, healthcare, and commercial. A percentage breakdown by account volume is provided below:

Type of Collections	Percentage Rate
Government	11
Education	3
Retail/Bankcard	14
Utility/Telecommunication/Cable	33
Healthcare	31
Commercial	8

CBCS is an established leader in the accounts receivable industry and has been engaged in the process of debt recovery (early out, primary, secondary, tertiary, and inventory management) for over 60 years. A percentage breakdown by type of accounts is provided below:

Type of Accounts	Percentage Rate
Early Out	5%
Primary	20%
Secondary	30%
Tertiary	25%
Quad/Inventory Management	20%

Our parent company, CBC Companies, is very financially sound and stable. We are proud to present the fact that our company is Dun & Bradstreet (D&B) rated 5A1 with no long-term debt. From a balance sheet perspective, CBCS is one of the most financially secure accounts receivable management companies in the industry.



Business Registration

Vendor has a West Virginia franchise registration certificate for each office it maintains in the State.

CBCS has 11 call centers it can rely upon to assist the State of West Virginia on its many endeavors. This enables CBCS with the flexibility to reroute business within a moment's notice should disaster strike a call center. Please find a list of the available call center facilities and the corresponding available physical capacity for the State of West Virginia:

Call Center Location	CBCS Agents	Available Capacity
Akron, OH	15	20
Chillicothe, OH	15	25
Columbus, OH	250	350
Dayton, OH	25	40
Detroit, MI	40	60
Dewitt, MI	40	60
Geneva, NY	20	30
Grand Rapids, MI	30	40
Jacksonville, FL	115	135
Manchester, NH	20	30
Pittsburgh, PA	25	100
Totals	595	890

CBCS is the right size collection agency for government agencies, large enough to handle the tremendous capacity of multiple portfolios, yet small enough to deliver the personal attention you deserve. This singular focus has enabled CBCS to achieve a reputation of quality and performance while still maintaining exceptional responsiveness and recovery to the customers it gratefully serves.



Surety Bond

Vendor has filed the appropriate surety bonds with the West Virginia State Tax Commissioner. (This must be completed prior to any award.)

CBCS maintains the necessary licensing to conduct business throughout the United States. Below is an illustration of CBCS' current levels of coverage for general liability, error and omissions, employee dishonesty, and workers compensation.

Level of Insurance	Amount
General Liability	\$ 2,000,000
E&O	\$10,000,000
Fidelity Bond/Employee Dishonesty	\$10,000,000
Workers Compensation	\$ 1,000,000

Experience and References

Vendor shall describe its experience and capability in providing the services needed and required by the State of West Virginia in collecting claims due. Vendor may provide examples of the usual type of services provided to its clients. Vendor must provide the name, address and telephone number of three (3) references.

CBCS has the capability and experience to provide many unique services for government agencies including the State of West Virginia. Due to the fact that CBCS has unlimited access to over 250 million consumer credit reports across the country, CBCS has a tremendous edge in locating citizens. In fact, CBCS is the only agency in the United States with such an advantage. Technology, access to data, and innovative services are what separate CBCS from the competition. Please find below a listing of the services we provide:

First Party Assistance Programs

CBCS can customize a program consisting of telephone calls, letters, or both for accounts in the early stages of delinquency. We maintain a separate team for this service and we are able to operate under the State of West Virginia's name or as CBCS on your behalf. Unresolved accounts can be transferred to our collection group automatically, returned to the State of West Virginia, or forwarded to an agent at the State of West Virginia's discretion.

Traditional Third Party Recovery (Primary – Out of Statute)

CBCS has a unique advantage in working delinquent government accounts, due to the fact that we are a sister company to the nation's fourth largest repository of credit information called Innovis. CBCS has unlimited access to over 250 million consumer credit files and unlimited access to many unique and proprietary databases that enable CBCS to find citizens on delinquent accounts, especially the citizens whose circumstances have recently changed. CBCS assigns a proprietary collection score to every account that is placed, regardless of age or balance. Then, a credit report is pulled for each account and run through various automated data scrubs for



detecting bankruptcy, new phone numbers, new addresses, and new employment information. The accounts are then rank ordered by the highest probability of payment, using the exclusive CBCS proprietary scoring model before being presented for collection. This enables CBCS to yield the highest amount of money for the State of West Virginia within a short period of time.

CPR – Consumer Portfolio Reactivation (Inventory Management)

CBCS has developed a process called CPR (Consumer Portfolio Reactivation). CPR tracks millions of citizens automatically through the exclusive use of our proprietary databases. After the accounts are loaded into our collection system and any new demographic information changes on a citizen, the new information is delivered to our collection staff in real-time for immediate collection activity to commence. Not only is there extensive skip tracing data used immediately on every citizen placed with CBCS, but there is also a consistent, on-going process searching for new data on citizens. This enables CBCS to maintain effective and timely liquidation throughout the retention period of each account, indefinitely.

Call Monitoring

CBCS' Call Monitoring department has five auditors with over 20 years of collection, auditing, and compliance experience. Collectors, Team Leads, and Supervisors are monitored and scored based upon compliance guidelines and The Elements of Success training manual. A Web based application called QuickBase is the tool auditors use to audit the collection calls. The audit worksheet application is divided into three sections; Audit Information, Audit Scoring, and Audit Feedback.

There are five compliance violations; Third Party Disclosure, Mini Miranda, Harassment, False/Misleading Information, and Marking Disputes. Each violation follows a revolving six month period in which four occurrences of the same violation within that period will result in termination of employment. For the first violation occurrence, Collectors will receive a verbal warning. The second violation occurrence will warrant a written warning and the third involves a corrective interview, which carries a one day suspension without pay. A fourth occurrence will result in a termination interview.

The Elements of Success training manual is a collection process that allows Collectors to use creative techniques to obtain their collection goals as well as adhere to all FDCPA and FCRA compliance guidelines. Any area of concern from the collection process will be identified on an audit worksheet and then a Supervisor or Manager uses it to develop a coaching plan that will maximize the Collector's performance. Providing feedback to all levels of management is one of the main objectives of the Call Monitoring department.

Using the QuickBase application, which has been customized specifically for the Call Monitoring department, accomplishes this goal. Supervisors and Managers have real-time access to all audits and a variety of reports for analysis and coaching purposes. The feedback to Managers and Supervisors is constructive in nature, but even more important is the positive comments and recognition of outstanding calls. This information is then used for training and motivational purposes.



References

CBCS has been providing collection services to government entities for over 60 years. Our recovery rates are above average and reflective of the many satisfied customers we so gratefully serve.

Please find the enclosed historical recovery rates for all segments of the debt recovery process:

Type of Accounts	Average Recovery Rate
Early Age	23 – 43%
Primary	6 – 28%
Secondary	2 – 19%
Tertiary	.5 – 6%
Inventory Management	.25 – 5%

CBCS protects the information of its customers’ business operations and the disclosure of specific volumes, balances, recoveries and nature of debt is considered confidential information. However, the State of West Virginia may contact the references listed below to obtain this information directly.

Summersville Regional Medical Center	
Contact Name, Title	Dora Douglas, CFO
Address	400 Fairview Heights Road Summersville, WV 25651
Phone Number	(304) 872-8402
E-mail Address	ddouglas@smhwv.org

Genesee County 67 th District Court	
Contact Name, Title	Dena Altheide, Credit & Collections
Address	630 S Saginaw St Flint, MI 48502
Phone Number	(810) 257-3181
E-mail Address	daltheide@co.genesee.mi.us

Macomb County Circuit Court	
Contact Name, Title	Paula Verticchio, Credit & Collections
Address	40 N Main St, 5 th Floor Mt. Clemens, MI 48043
Phone Number	(586) 469-5156
E-mail Address	paula.verticchio@macombcountymi.gov

Fibernet LLC	
Contact Name, Title	Christie Liebau, Collections/Billing
Address	1200 Greenbrier Street Charleston, WV 25311
Phone Number	(304) 480-4203
E-mail Address	cliebau@wvfibernet.net



Services and Methodology

Vendor must describe the services it will provide to the State of West Virginia and its spending unit. Vendor should elaborate on the methodology it would use to collect claims, the type of system it would use to track claims, etc. Vendor may offer examples of letters, reports, etc.

Collection Systems

CBCS only utilizes the latest in state of the art collection systems and predictive dialing technology. Our collection systems are the Flexible Automated Collection System (FACS) by Ontario Systems and Intelec by Quantrax. We have over 20 years of experience on both systems, which provide excellent customization for customer interface.

Our predictive dialers are the Melita Conversation and the Guaranteed Contacts Multi Vendor Protocol (GC MVP) system. Both dialers are the most advanced predictive dialers in the industry. Predictive dialing on accounts increases our number of contacts by over 300% compared to manual dialing. Since these systems are seamlessly integrated, we avoid the frustration of waiting for uploads and downloads. Unlike other systems, our collectors can work accounts in real-time.

Predictive Dialer Features:

- Call blending allows CBCS to continue outbound calling and manage inbound calling simultaneously.
- Automatic Number Identification (ANI) lets CBCS perform automated account searches and screen pops on inbound calls.
- Direct Number Identification Service (DNIS) enables CBCS to route calls to the proper collector group based on specific skill sets.
- CBCS has the ability to operate from 0-128 dialing pools simultaneously each with different pacing options.
- Pacing algorithm also sends answered calls, according to contact sequence, to any one of the available collectors working the same pool. Using the progressive-pooled algorithm, it is possible to never place a contact on hold or hang up on a contact.

CBCS has also implemented Ontario Systems' Signature Interactive Voice Response (IVR) system. Signature enables CBCS to realize efficiencies by allowing citizens to make payment arrangements, credit card payments, and request additional information without having to speak with a collection correspondent.

Additionally, CBCS has dedicated system analysts on staff, which are solely accountable to our customers. An analyst is available at all times to ensure system changes and enhancements are completed within requested time frames.



Account Methodology

CBCS is one of the premier accounts receivable management companies in the United States, specializing in high-volume, third party collections nationwide. CBCS has been engaged in the process of debt recovery (pre-collections, primary, secondary, tertiary, and inventory management for extremely aged debt) for 60 years.

CBCS pulls a credit report on every citizen that comes into our collection system regardless of age or balance in order to find new location information, such as new phone number, address, and employment information. The accounts are then scrubbed to detect bankruptcy and deceased information. After the initial data scrubs are performed, the accounts are scored using CBCS' proprietary collection scoring model. The CBCS scorecard predicts "probability of payment" and ranges from 1-1000. A citizen who scores a 100 has a 10% chance of making a single payment. Conversely, someone who scores a 400 has a 40% chance of making a single payment.

After 24 hours of placement, the initial demand for payment letter will be mailed explaining to citizens their right to dispute the validity of a debt within the first 30 days. The initial call to a citizen will occur within five days from placement and **payment in full** is demanded provided there are no disputes from the citizen. CBCS averages five letters per account and each letter stresses an increasing urgency that is spaced according to the level of response from each citizen. Every citizen will receive an attempt to be contacted either by letter or phone every five to seven days depending on the disposition of the account.

Please see Appendix II, "Sample Scripts and Letters."

Skip-tracing

CBCS has a tremendous advantage at locating citizens on government accounts. CBCS is able to apply vast amounts of data to customer portfolios in order to find right party contacts. Our advantage lies in technology and unlimited access to data. CBCS utilizes unique strategies and tools in recovering these types of accounts. Below is an example of the unique and proprietary skip tracing tools available to CBCS:

Innovis

CBCS is a division of CBC Companies, its parent corporation. CBC Companies owns and operates the nation's fourth largest repository of consumer data information called Innovis. Innovis collects and maintains data on over 250 million consumers across the country. These contributors range from the very largest to the smallest creditors in every city and state. Innovis is very unique in one very important aspect; its data is able to be held historically throughout the life of the consumer. For instance, TransUnion, Equifax, and Experian can only tell you what phone number or address is considered to be most frequently reported. However, with the Innovis "Keep Everything" philosophy, we can provide the first, second, third, and fourth most frequently reported phone number or address on the consumer. This is very important as most citizens now have multiple phone numbers or addresses they are utilizing in their everyday lives. The second or third most frequently reported phone number will typically be a cellular number



or a work number that is used on applications less frequently. However, these phone numbers may be the best source at achieving right party contact. CBCS' unlimited access to the Innovis database benefits the government agencies we gratefully serve.

Please find below an illustration of how the Innovis "Keep Everything" philosophy is so critical to the success of establishing right party contact information for the State of West Virginia:

"We Keep Everything"

Consumer Information

Brutus C Buckeye		RPTD: 01/30/99	# Active: 005	# Total: 011	
Brutus Buckeye		RPTD: 12/31/98	# Active: 000	# Total: 003	
4321 N Sunset blvd	PLAIN CITY, OH, 43064-1062	RPTD: 09/08/03	# Active: 004	# Total: 004	R/O/P: O
1234 Second Ave	COLUMBUS, OH 43212-2693	RPTD: 08/31/02	# Active: 001	# Total: 001	R/O/P: R
123 E MAIN ST	COLUMBUS, OH 43215-4631	RPTD: 08/31/02	# Active: 000	# Total: 001	R/O/P:
11120 EDGES DR #4ABC	LAKEWOOD, OH 44107-1792	RPTD: 10/11/01	# Active: 000	# Total: 002	R/O/P:
204 TERRY LN	BROOKLYN, OH 44144-3209	RPTD: 10/31/00	# Active: 000	# Total: 001	R/O/P:
2474 DEBGEM AVE	COLUMBUS, OH 43202-2717	RPTD: 04/30/99	# Active: 000	# Total: 001	R/O/P:
439A W TOWN ST	CLEVELAND, OH 44144-1903	RPTD: 01/30/99	# Active: 000	# Total: 001	R/O/P: R
2 N CLEVE AVE	NILES, OH 44446-3811	RPTD: 12/31/98	# Active: 000	# Total: 003	R/O/P: O
SSN: 644-67-8283		RPTD: 12/31/98	# Active: 004	# Total: 013	
SSN: 640-67-8283		RPTD: 01/31/02	# Active: 001	# Total: 001	
DOB: 11/07/70		RPTD: 12/31/98	# Active: 001	# Total: 003	
DOB: 11/01/70		RPTD: 11/30/99	# Active: 001	# Total: 001	
PH: 614-555-1212		RPTD: 03/07/02	# Active: 003	# Total: 003	
PH: 614-355-1212		RPTD: 04/30/03	# Active: 000	# Total: 001	
PH: 614-355-1213		RPTD: 08/31/02	# Active: 000	# Total: 001	
PH: 330-555-1212		RPTD: 11/30/99	# Active: 000	# Total: 001	
PH: 614-211-5000		RPTD: 12/31/98	# Active: 000	# Total: 001	

ID Variations - Retained

Date each identity variation was first reported

Number of tradelines reporting the identity variation in the last 90 days

Total number of tradelines reporting the identity variation

Brutus C Buckeye		RPTD: 01/30/99	# Active: 005	# Total: 011
Brutus Buckeye		RPTD: 12/31/98	# Active: 000	# Total: 003
4321 N Sunset blvd	PLAIN CITY, OH, 43084-1062	RPTD: 09/08/03	# Active: 004	
1234 Second Ave	COLUMBUS, OH 43212-2693	RPTD: 08/31/02	# Active: 001	
123 E MAIN ST	COLUMBUS, OH 43215-4631	RPTD: 08/31/02	# Active: 000	
11120 EDGES DR # 4ABC	LAKEWOOD, OH 44107-1792	RPTD: 10/11/01	# Active: 000	
204 TERRY LN	BROOKLYN, OH 44144-3209	RPTD: 10/31/00	# Active: 000	
2474 DEMGEM AVE	COLUMBUS, OH 43202-2717	RPTD: 04/30/99	# Active: 000	
439A W TOWN ST	CLEVELAND, OH 44144-1903	RPTD: 01/30/99	# Active: 000	
2 N CLEVE AVE	NILES, OH 44446-3811	RPTD: 12/31/98	# Active: 000	
SSN: 644-67-8283		RPTD: 12/31/98	# Active: 004	
SSN: 640-67-8283		RPTD: 01/31/02	# Active: 001	# Total: 001
DOB: 11/07/70		RPTD: 12/31/98	# Active: 001	# Total: 003
DOB: 11/01/70		RPTD: 11/30/99	# Active: 001	# Total: 001
PH: 614-555-1212		RPTD: 03/07/02	# Active: 003	# Total: 003
PH: 614-355-1212		RPTD: 04/30/03	# Active: 000	# Total: 001
PH: 614-355-1213		RPTD: 08/31/02	# Active: 000	# Total: 001
PH: 330-555-1212		RPTD: 11/30/99	# Active: 000	# Total: 001
PH: 614-211-5000		RPTD: 12/31/98	# Active: 000	# Total: 001

Feature
We store all variations of name, address, SSN, date of birth & phone for each consumer

Benefit
Broader data selection to increase right party contact

The databases listed below are very unique to CBCS as skip tracing tools and are owned and operated by our parent company, CBC Companies:

PinPointe Utility Database

CBC Companies, our parent corporation, gathers information from utility companies across the nation tracking the move-in and move-out histories of millions of individuals who consume gas, water, electric, cable, and telephone services. This database also provides how these consumers paid or pay their obligations and is an incredible source that provides new contact information for CBCS. Again, this database is exclusive to CBCS.

Bankruptcy and Deceased Database

CBC Companies, the parent company to CBCS, also has a national database of bankrupt and deceased consumers. This is very important to CBCS in order to scrub each and every account so we do not violate the bankruptcy stay or waste valuable resources trying to contact deceased citizens. Again, this database is owned by our parent company and CBCS has unlimited access to the data.



Correspondence Exchange System

Mail returns at CBCS are automatically processed on-line with the United States Postal Service.

All accounts are scrubbed against the above data elements within 24 hours of placement. Additional vendor scrubs are utilized as well in a waterfall fashion should the initial scrubs provide no additional data.

In addition to the above unique databases, accounts placed with CBCS are also linked to the Innovis system via a real-time interface that alerts our collection team when any new or different contact information is reported to any of these databases.

This is a tremendous advantage that only CBCS possesses.

We are a sister company to one of the nation's largest repositories of credit data. As such, we must adhere to very strict security procedures to ensure sensitive data, such as Social Security numbers, phone numbers, citizen financial information, and any other information of the sort are secure. We are constantly monitored by the federal government to adhere to very strict standards of data security. Card key access to facilities is the norm and very sophisticated security measures for securing the data are performed in an off-site facility to ensure maximum security of data. The systems that store the collection data are also stored in this same facility. We encourage current and future customers to tour our multi-million dollar Data and Technology Center. It is without a doubt one of the most sophisticated facilities of its kind in the United States. Technology and the availability of data are what separate CBCS from any collection agency in the United States.

Reporting Capabilities

CBCS is able to provide and automate any and all collections reporting requirements the State of West Virginia requires. The collection platform has several standard reports available and custom reports are based upon customer requirements. Reports can be set up for electronic delivery as a file or e-mail, encrypted or non-encrypted, depending on the State of West Virginia's requirements.

Please see Appendix III, "Sample Reports."



Pricing

Vendor shall specify on the pricing page the fees it will assess for collecting claims in terms of a percentage. West Virginia State Code §46A-2-128 (C) provides that the maximum allowable fees (including attorney fees and collection costs) cannot exceed 33 1/3% of the debt actually collected. However, colleges and universities may pay an additional 5% of the debt actually collected being 38 1/3%. In addition, fees must remain in effect for the life of the purchase order and any renewal thereof.

Government agencies are looking for a business partner that can fulfill all of the needs and requirements as outlined in this proposal for collection services. CBCS understands these agencies must also have access to the latest technology and have the availability to access unique data sources to find citizens who have not paid their obligations and still maintain compassion while resolving these issues. CBCS embodies all of these abilities.

CBCS' standard commission rate does not vary based on balance assigned and we don't assess any setup costs. All reports and communications are included in our standard fee. CBCS' only source of revenue on this project is commission on the accounts that are collected.

The proper measurement for success with a collection agency is in the net dollars that a customer achieves after paying the costs it incurs with the agency's fees. CBCS has delivered consistent performance and service to thousands of customers for over 60 years. We believe a combination of competitive pricing that provides for the investment of resources and the integrated access to consumer data will ensure the greatest return on investment.

CBCS hereby proposes primary collection services for the following West Virginia spending units and corresponding fee structure:

Spending Unit	Type of Account	Contingency Fee
Colleges & Universities	Per Debt	16%
Workers' Compensation	Default Account	18%
WV Department of Tax and Revenue	New Accounts	14%
WV Department of Tax and Revenue	Levy Account	14%
Division of Environmental Protection	Per Debt	16%
Other Spending Units	Per Debt	16%
Other Spending Units	Colleges	16%



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

Request for Quotation

RFQ NUMBER
 DEBT10

PAGE
 1

ADDRESS CORRESPONDENCE TO ATTENTION OF
 JO ANN ADKINS
 304-558-8802

RFQ COPY

TYPE NAME/ADDRESS HERE

Credit Bureau Collection Services, Inc.
 dba CBCS
 1550 Western Avenue
 Chillicothe, OH 45601

Vendor Number: 709022006

ALL STATE AGENCIES
 AND POLITICAL SUBDIVISIONS
 VARIOUS LOCALES AS INDICATED
 BY ORDER

DATE PRINTED	TERMS OF SALE	SHIP VIA	FOB	FREIGHT TERMS
07/21/2010				
BID OPENING DATE: 09/08/2010		BID OPENING TIME 01:30PM		

LINE	QUANTITY	UOP	CAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
REQUEST FOR QUOTATION						
FOR A BLANKET OPEN-END STATEWIDE CONTRACT TO COLLECT DEBTS ON BEHALF OF THE STATE OF WEST VIRGINIA FOR ALL STATE AGENCIES AND POLITICAL SUBDIVISIONS.						

ATTACHMENTS:						
1. SPECIFICATIONS, 7 PAGES						
2. PRICING PAGE, 1 PAGE. BIDDERS MUST USE THIS PRICING PAGE WHEN BIDDING ON THIS RFQ.						
3. VENDOR CERTIFICATION - SHOULD BE RETURNED WITH BID; MUST BE RECEIVED PRIOR TO ANY CONTRACT AWARD.						
4. AGREEMENT ADDENDUM, 1 PAGE. SHOULD BE RETURNED WITH BID; MUST BE RECEIVED PRIOR TO AWARD.						
5. AFFIDAVIT, 1 PAGE. SHOULD BE RETURNED WITH BID; MUST BE RECEIVED PRIOR TO AWARD.						
6. WV STATE GOVERNMENT HIPAA BUSINESS ASSOCIATE STATEWIDE CONTRACT ADDENDUM, 4 PAGES. SHOULD BE RETURNED WITH BID; MUST BE RECEIVED PRIOR TO AWARD.						
7. RESIDENT VENDOR PREFERENCE, MUST BE RETURNED WITH THE BID.						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE	TELEPHONE	DATE
TITLE	FEIN	ADDRESS CHANGES TO BE NOTED ABOVE

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'

GENERAL TERMS & CONDITIONS REQUEST FOR QUOTATION (RFQ) AND REQUEST FOR PROPOSAL (RFP)

1. Awards will be made in the best interest of the State of West Virginia.
2. The State may accept or reject in part, or in whole, any bid.
3. Prior to any award, the apparent successful vendor must be properly registered with the Purchasing Division and have paid the required \$125 fee.
4. All services performed or goods delivered under State Purchase Order/Contracts are to be continued for the term of the Purchase Order/Contracts, contingent upon funds being appropriated by the Legislature or otherwise being made available. In the event funds are not appropriated or otherwise available for these services or goods this Purchase Order/Contract becomes void and of no effect after June 30.
5. Payment may only be made after the delivery and acceptance of goods or services.
6. Interest may be paid for late payment in accordance with the *West Virginia Code*.
7. Vendor preference will be granted upon written request in accordance with the *West Virginia Code*.
8. The State of West Virginia is exempt from federal and state taxes and will not pay or reimburse such taxes.
9. The Director of Purchasing may cancel any Purchase Order/Contract upon 30 days written notice to the seller.
10. The laws of the State of West Virginia and the *Legislative Rules* of the Purchasing Division shall govern the purchasing process.
11. Any reference to automatic renewal is hereby deleted. The Contract may be renewed only upon mutual written agreement of the parties.
12. **BANKRUPTCY:** In the event the vendor/contractor files for bankruptcy protection, the State may deem this contract null and void, and terminate such contract without further order.
13. **HIPAA BUSINESS ASSOCIATE ADDENDUM:** The West Virginia State Government HIPAA Business Associate Addendum (BAA), approved by the Attorney General, is available online at www.state.wv.us/admin/purchase/vrc/hipaa.htm and is hereby made part of the agreement. Provided that the Agency meets the definition of a Cover Entity (45 CFR §160.103) and will be disclosing Protected Health Information (45 CFR §160.103) to the vendor.
14. **CONFIDENTIALITY:** The vendor agrees that he or she will not disclose to anyone, directly or indirectly, any such personally identifiable information or other confidential information gained from the agency, unless the individual who is the subject of the information consents to the disclosure in writing or the disclosure is made pursuant to the agency's policies, procedures, and rules. Vendor further agrees to comply with the Confidentiality Policies and Information Security Accountability Requirements, set forth in <http://www.state.wv.us/admin/purchase/privacy/noticeConfidentiality.pdf>.
15. **LICENSING:** Vendors must be licensed and in good standing in accordance with any and all state and local laws and requirements by any state or local agency of West Virginia, including, but not limited to, the West Virginia Secretary of State's Office, the West Virginia Tax Department, and the West Virginia Insurance Commission. The vendor must provide all necessary releases to obtain information to enable the director or spending unit to verify that the vendor is licensed and in good standing with the above entities.
16. **ANTITRUST:** In submitting a bid to any agency for the State of West Virginia, the bidder offers and agrees that if the bid is accepted the bidder will convey, sell, assign or transfer to the State of West Virginia all rights, title and interest in and to all causes of action it may now or hereafter acquire under the antitrust laws of the United States and the State of West Virginia for price fixing and/or unreasonable restraints of trade relating to the particular commodities or services purchased or acquired by the State of West Virginia. Such assignment shall be made and become effective at the time the purchasing agency tenders the initial payment to the bidder.

I certify that this bid is made without prior understanding, agreement, or connection with any corporation, firm, limited liability company, partnership, or person or entity submitting a bid for the same material, supplies, equipment or services and is in all respects fair and without collusion or fraud. I further certify that I am authorized to sign the certification on behalf of the bidder or this bid.

INSTRUCTIONS TO BIDDERS

1. Use the quotation forms provided by the Purchasing Division. Complete all sections of the quotation form.
2. Items offered must be in compliance with the specifications. Any deviation from the specifications must be clearly indicated by the bidder. Alternates offered by the bidder as **EQUAL** to the specifications must be clearly defined. A bidder offering an alternate should attach complete specifications and literature to the bid. The Purchasing Division may waive minor deviations to specifications.
3. Unit prices shall prevail in case of discrepancy. All quotations are considered F.O.B. destination unless alternate shipping terms are clearly identified in the quotation.
4. All quotations must be delivered by the bidder to the office listed below prior to the date and time of the bid opening. Failure of the bidder to deliver the quotations on time will result in bid disqualifications: Department of Administration, Purchasing Division, 2019 Washington Street East, P.O. Box 50130, Charleston, WV 25305-0130
5. Communication during the solicitation, bid, evaluation or award periods, except through the Purchasing Division, is strictly prohibited (W.Va. C.S.R. §148-1-6.6).



State of West Virginia
 Department of Administration
 Purchasing Division
 2019 Washington Street East
 Post Office Box 50130
 Charleston, WV 25305-0130

Request for Quotation

RFQ NUMBER
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ADDRESS CORRESPONDENCE TO ATTENTION OF:
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304-558-8802

RFQ COPY

TYPE NAME/ADDRESS HERE

Credit Bureau Collection Services, Inc.

dba CBCS

1550 Western Avenue

Chillicothe, OH 45601

Vendor Number: 709022006

ALL STATE AGENCIES
 AND POLITICAL SUBDIVISIONS
 VARIOUS LOCALES AS INDICATED
 BY ORDER

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
07/21/2010				

BID OPENING DATE: **09/08/2010** BID OPENING TIME: **01:30PM**

LINE	QUANTITY	UOP	CAT. NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
0001	1	%		946-33-99-000		
<p>DEBT COLLECTION SERVICE</p> <p>TO COLLECT DEBTS ON BEHALF OF THE STATE OF WEST VIRGINIA AND/OR ITS SPENDING UNITS PER THE ATTACHED SPECIFICATIONS.</p> <p>INQUIRIES:</p> <p>WRITTEN QUESTIONS SHALL BE ACCEPTED THROUGH CLOSE OF BUSINESS OF WEDNESDAY, AUGUST 11, 2010. QUESTIONS MAY BE SENT VIA USPS, FAX, COURIER OR E-MAIL. IN ORDER TO ASSURE NO VENDOR RECEIVES AN UNFAIR ADVANTAGE, NO SUBSTANTIVE QUESTIONS WILL BE ANSWERED ORALLY.</p> <p>IF POSSIBLE, E-MAIL QUESTIONS ARE PREFERRED. ADDRESS INQUIRIES TO:</p> <p>JO ANN ADKINS DEPARTMENT OF ADMINISTRATION PURCHASING DIVISION 2019 WASHINGTON STREET, EAST CHARLESTON, WV 25305</p> <p>FAX: 304.558.4115 E-MAIL: JO.A.ADKINS@WV.GOV</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS			
SIGNATURE	TELEPHONE	DATE	
TITLE	FEN	ADDRESS CHANGES TO BE NOTED ABOVE	

WHEN RESPONDING TO RFQ, INSERT NAME AND ADDRESS IN SPACE ABOVE LABELED 'VENDOR'



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07/21/2010				

BID OPENING DATE: 09/08/2010 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
<p>EXHIBIT 3</p> <p>LIFE OF CONTRACT: THIS CONTRACT BECOMES EFFECTIVE ON AND EXTENDS FOR A PERIOD OF ONE (1) YEAR OR UNTIL SUCH "REASONABLE TIME" THEREAFTER AS IS NECESSARY TO OBTAIN A NEW CONTRACT OR RENEW THE ORIGINAL CONTRACT. THE "REASONABLE TIME" PERIOD SHALL NOT EXCEED TWELVE (12) MONTHS. DURING THIS "REASONABLE TIME" THE VENDOR MAY TERMINATE THIS CONTRACT FOR ANY REASON UPON GIVING THE DIRECTOR OF PURCHASING 30 DAYS WRITTEN NOTICE.</p> <p>UNLESS SPECIFIC PROVISIONS ARE STIPULATED ELSEWHERE IN THIS CONTRACT DOCUMENT, THE TERMS, CONDITIONS AND PRICING SET HEREIN ARE FIRM FOR THE LIFE OF THE CONTRACT.</p> <p>RENEWAL: THIS CONTRACT MAY BE RENEWED UPON THE MUTUAL WRITTEN CONSENT OF THE SPENDING UNIT AND VENDOR, SUBMITTED TO THE DIRECTOR OF PURCHASING THIRTY (30) DAYS PRIOR TO THE EXPIRATION DATE. SUCH RENEWAL SHALL BE IN ACCORDANCE WITH THE TERMS AND CONDITIONS OF THE ORIGINAL CONTRACT AND SHALL BE LIMITED TO TWO (2) ONE (1) YEAR PERIODS.</p> <p>CANCELLATION: THE DIRECTOR OF PURCHASING RESERVES THE RIGHT TO CANCEL THIS CONTRACT IMMEDIATELY UPON WRITTEN NOTICE TO THE VENDOR IF THE COMMODITIES AND/OR SERVICES SUPPLIED ARE OF AN INFERIOR QUALITY OR DO NOT CONFORM TO THE SPECIFICATIONS OF THE BID AND CONTRACT HEREIN.</p> <p>OPEN MARKET CLAUSE: THE DIRECTOR OF PURCHASING MAY AUTHORIZE A SPENDING UNIT TO PURCHASE ON THE OPEN MARKET, WITHOUT THE FILING OF A REQUISITION OR COST ESTIMATE, ITEMS SPECIFIED ON THIS CONTRACT FOR</p>						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE _____ TELEPHONE _____ DATE _____

TITLE _____ FEIN _____ ADDRESS CHANGES TO BE NOTED ABOVE

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BID OPENING DATE: 09/08/2010		BID OPENING TIME 01:30PM		

LINE	QUANTITY	UOP	CAT NO.	ITEM NUMBER	UNIT PRICE	AMOUNT
<p>IMMEDIATE DELIVERY IN EMERGENCIES DUE TO UNFORESEEN CAUSES (INCLUDING BUT NOT LIMITED TO DELAYS IN TRANSPORTATION OR AN UNANTICIPATED INCREASE IN THE VOLUME OF WORK.)</p> <p>QUANTITIES: QUANTITIES LISTED IN THE REQUISITION ARE APPROXIMATIONS ONLY, BASED ON ESTIMATES SUPPLIED BY THE STATE SPENDING UNIT. IT IS UNDERSTOOD AND AGREED THAT THE CONTRACT SHALL COVER THE QUANTITIES ACTUALLY ORDERED FOR DELIVERY DURING THE TERM OF THE CONTRACT, WHETHER MORE OR LESS THAN THE QUANTITIES SHOWN.</p> <p>ORDERING PROCEDURE: SPENDING UNIT(S) SHALL ISSUE A WRITTEN STATE CONTRACT ORDER (FORM NUMBER WV-39) TO THE VENDOR FOR COMMODITIES COVERED BY THIS CONTRACT. THE ORIGINAL COPY OF THE WV-39 SHALL BE MAILED TO THE VENDOR AS AUTHORIZATION FOR SHIPMENT, A SECOND COPY MAILED TO THE PURCHASING DIVISION, AND A THIRD COPY RETAINED BY THE SPENDING UNIT.</p> <p>BANKRUPTCY: IN THE EVENT THE VENDOR/CONTRACTOR FILES FOR BANKRUPTCY PROTECTION, THIS CONTRACT IS AUTOMATICALLY NULL AND VOID, AND IS TERMINATED WITHOUT FURTHER ORDER.</p> <p>THE TERMS AND CONDITIONS CONTAINED IN THIS CONTRACT SHALL SUPERSEDE ANY AND ALL SUBSEQUENT TERMS AND CONDITIONS WHICH MAY APPEAR ON ANY ATTACHED PRINTED DOCUMENTS SUCH AS PRICE LISTS, ORDER FORMS, SALES AGREEMENTS OR MAINTENANCE AGREEMENTS, INCLUDING ANY ELECTRONIC MEDIUM SUCH AS CD-ROM.</p> <p>EXHIBIT 10</p> <p>REQUISITION NO.: DEBT10</p>						

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**Request for
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dba CBCS

1550 Western Avenue


Chillicothe, OH 45601

Vendor Number: 709022006

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DATE PRINTED	TERMS OF SALE	SHIP VIA	FOB	FREIGHT TERMS
07/21/2010				

BID OPENING DATE: 09/08/2010 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
ADDENDUM ACKNOWLEDGEMENT						
I HEREBY ACKNOWLEDGE RECEIPT OF THE FOLLOWING CHECKED ADDENDUM(S) AND HAVE MADE THE NECESSARY REVISIONS TO MY PROPOSAL, PLANS AND/OR SPECIFICATION, ETC.						
ADDENDUM NO.'S:						
NO. 1						
NO. 2						
NO. 3						
NO. 4						
NO. 5						
I UNDERSTAND THAT FAILURE TO CONFIRM THE RECEIPT OF THE ADDENDUM(S) MAY BE CAUSE FOR REJECTION OF BIDS.						
VENDOR MUST CLEARLY UNDERSTAND THAT ANY VERBAL REPRESENTATION MADE OR ASSUMED TO BE MADE DURING ANY ORAL DISCUSSION HELD BETWEEN VENDOR'S REPRESENTATIVES AND ANY STATE PERSONNEL IS NOT BINDING. ONLY THE INFORMATION ISSUED IN WRITING AND ADDED TO THE SPECIFICATIONS BY AN OFFICIAL ADDENDUM IS BINDING.						
 SIGNATURE						
Credit Bureau Collection Services, Inc. dba CBCS COMPANY						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE	TELEPHONE	DATE
TITLE	FEIN	ADDRESS CHANGES TO BE NOTED ABOVE

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 dba CBCS
 1550 Western Avenue
 Chillicothe, OH 45601

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 AND POLITICAL SUBDIVISIONS
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 BY ORDER

Vendor Number: 709022006

DATE PRINTED	TERMS OF SALE	SHIP VIA	F.O.B.	FREIGHT TERMS
07/21/2010				

BID OPENING DATE: 09/08/2010 BID OPENING TIME 01:30PM

LINE	QUANTITY	UCP	CAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
September 3, 2010 DATE						
NOTE: THIS ADDENDUM ACKNOWLEDGEMENT SHOULD BE SUBMITTED WITH THE BID. REV. 09/21/2009						
NOTICE A SIGNED BID MUST BE SUBMITTED TO: DEPARTMENT OF ADMINISTRATION PURCHASING DIVISION BUILDING 15 2019 WASHINGTON STREET, EAST CHARLESTON, WV 25305-0130						
THE BID SHOULD CONTAIN THIS INFORMATION ON THE FACE OF THE ENVELOPE OR THE BID MAY NOT BE CONSIDERED: SEALED BID						
BUYER:				FILE 42		
RFQ. NO.:				DEBT10		
BID OPENING DATE:				SEPTEMBER 8, 2010		
BID OPENING TIME:				1:30PM		

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

SIGNATURE	TELEPHONE	DATE
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07/21/2010				

BID OPENING DATE: 09/08/2010 BID OPENING TIME 01:30PM

LINE	QUANTITY	UOP	CAT NO	ITEM NUMBER	UNIT PRICE	AMOUNT
PLEASE PROVIDE A FAX NUMBER IN CASE IT IS NECESSARY TO CONTACT YOU REGARDING YOUR BID: ----- 1-888-697-7708 ----- CONTACT PERSON (PLEASE PRINT CLEARLY): ----- Jennifer L. Allen ----- ***** THIS IS THE END OF RFQ DEBT10 ***** TOTAL: _____						

SEE REVERSE SIDE FOR TERMS AND CONDITIONS

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DEBT10 Specifications

To collect debts on behalf of the State of West Virginia and/or its spending units

West Virginia State Code §14-1-18A empowers the Secretary of the Department of Administration to collect, or cause to be collected, debts and claims due the State of West Virginia and/or its spending units. Any changes made in the law will be communicated to the successful vendor(s) by the Purchasing Division of the Department of Administration and made a part of the contract. All collections must be in accordance with West Virginia State Code Chapter 46A. West Virginia Consumer Credit and Protection Act and Chapter 46A-2-122-129. These may be accessed at:

<http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=46a&art=2§ion=122#02>

GENERAL

Full Service Collection Effort:

The collection agency selected must be a full service agency and have the ability to handle several classifications of accounts, including educational, medical, and any other account assigned to it.

A minimum of 22 state spending units have indicated to the Purchasing Division that they anticipate the utilization of collection services. Other State Agencies may elect to use the collection services provided by successful bidders.

These spending units are:

Marshall University
Huntington, West Virginia

West Virginia State University
Institute, West Virginia

Shepherd College
Shepherdstown, West Virginia

West Liberty State College
West Liberty, West Virginia

Bluefield State College
Bluefield, West Virginia

Glennville State College
Glennville, West Virginia

Concord College
Athens, West Virginia

West Virginia Northern Community College
Wheeling, West Virginia

West Virginia Graduate College
Institute, West Virginia

Potomac State College
Keyser, West Virginia

West Virginia University Institute of Technology
Montgomery, West Virginia

WV School of Osteopathic Medicine
Lewisburg, West Virginia

West Virginia University
Morgantown, West Virginia

Fairmont State College
Fairmont, West Virginia

Southern West Virginia Community College
Logan, West Virginia

West Virginia Division of Highways
Charleston, West Virginia

West Virginia Department of Transportation (DMV)
Charleston, West Virginia

West Virginia Department of Health and Human Resources
Charleston, WV

West Virginia Department of Tax and Revenue
Charleston, West Virginia

Barboursville Veterans Home
Barboursville, West Virginia

WV Workers' Compensation
Charleston, West Virginia

WV Division of Environmental Protection
Charleston, West Virginia

Vendor(s) will have the responsibility to collect debts from debtors anywhere within the United States.

ALL COLLECTION AGENCIES MUST MEET THE FOLLOWING CRITERIA

License: No person, firm, corporation or association shall operate a collection agency or the business of a collection agency in this state without having first applying for and obtaining a business registration certificate.

Bonds: Each applicant shall file with the State of West Virginia Tax Commissioner a continuing surety bond executed by a corporation licensed to transact business in the State of West Virginia in the amount of \$5,000.00. A separate bond shall be filed for each agency of the vendor including the principal office and each branch office thereof.

Out-of State Collection Agencies: Out-of State collection agencies without an office in the State of West Virginia are restricted to contacting residents of this State for the collection of debts by letters and telephone calls. Prior to award successful bidder is required to designate to the Tax Commissioner a resident agent (name, address and phone number) upon whom notices, orders or other communications may be served and upon whom process may be served. West Virginia Secretary of State may be designated as the resident agent for service of process pursuant to West Virginia State Code §56-3-33.

The Department of Administration reserves the right to request an examination or audit of any or all records relating to matters covered by this contract. Any and all records must be kept a minimum of six (6) years by the vendor.

In accordance with national direct student loan guidelines, all fees charged against student loan accounts will apply only to the original principal and interest owed by the debtor, excluding any added on collection costs.

FULL-SERVICE COLLECTION REQUIREMENTS AND PROCEDURES

The following requirements are mandatory:

Placements

The full service agency(ies) must have the ability to handle several classifications of accounts separately, in order, to provide the spending unit with information on the collection performance for each class of accounts.

By West Virginia State law, a spending unit must attempt to collect a claim for three (3) months before a claim can be placed with a collection agency.

Upon placement of an account with an agency, the spending unit will forward a letter of transmittal to the collection agency in its designated area.

These transmittals will contain the following:

Type of account and description of service

Name of whom the claim is made against

Address, including zip code

Balance due

Date of service or age of account

Telephone number (optional)

Previous collection reports received on individual accounts when available

Any other information deemed important by the spending unit

The collection agency will have at least 180 calendar days to attempt to collect debts. Upon expiration of 180 calendar days, the collection agency will transfer all uncollected debts back to the originating spending unit. Collection agencies are not required to transfer accounts back to the spending unit on which payments are still being received at the end of the 180 day period or validly in dispute or nearing settlement, however, all accounts not paid in full at the end of two (2) years, inclusive of the 180 day period, will be referred back to the originating spending unit unless exempted by the Secretary of Administration. When returning a claim, the collection agency must submit a completed litigation referral form.

PAYMENTS AND REPORTING

The collection agency will forward all payments collected during any month by the 15th day of the following month to the originating spending unit accompanied by the report specified below. The collection effort will continue until an account is paid in full, except as otherwise restricted, or until the spending unit desires collection efforts to be terminated, or until the 180 day period has elapsed.

The collection agency must send a complete report to the spending unit on or before the 15th of every month for the preceding month whether or not any payments were received.

The following information must be included in each report by debtor in alphabetical order:

Debtor's name(s) and social security number(s) or other identification number(s) as agreed upon by the spending unit and collection agency.

Placement date of accounts

Beginning amounts to collect

Additional amount authorized for collection

Amounts previously collected, amounts collected for current month and total collections to date

Balanced owed

Amount(s) forwarded to spending unit and balance due spending unit

Fees assessed, amount collected and balance due

Reason for returned or closed accounts (if applicable)

Remarks

Percent of dollar amounts collected to date

All collection agencies should have the capacity to add accrued interest to applicable accounts on a monthly basis.

Reports to Purchasing:

Successful vendor shall provide quarterly reports and annual summaries showing the quantities, dollar value, agencies and political subdivisions which have used this contract. This report is mandatory and failure of the successful bidder to supply such reports may be grounds for cancellation of contract.

Reports are to be sent to:

Jo Ann Adkins
 Department of Administration
 Purchasing Division
 2019 Washington Street, East
 Charleston, WV 25305
Jo.a.adkins@wv.gov

LITIGATION:

Accounts that have not been collected by the collection agencies may be referred to the Attorney General's Office for litigation. When returning a claim to the referring state spending unit, the collection agency must submit a completed litigation referral form which must contain all information requested.

FEES:

Upon payment to the spending unit of all sums collected on behalf of the spending unit by the collection agency, the collection agency will invoice the spending unit for the fee assessed. A collection agency is prohibited from retaining its fee from the amount collected on behalf of the

State. Furthermore, fees assessed by a collection agency, for collecting a claim shall never exceed the fee specified in the purchase order issued by the Purchasing Division of the Department of Administration or the amount specified by law.

MANDATORY CONDITIONS:

Vendor submitting proposals must utilize the following format

Name, address and telephone number of vendor and the individual responsible for being the point of contact with the State of West Virginia.

Vendor must specify it meets the following criteria: (This information should be brief and concise.)

Vendor is a full service collection agency capable of handling several classifications of accounts including, but not limited to, educational, medical and any other account assigned to it by the State of West Virginia and/or any of its spending units.

Vendor has a West Virginia business franchise registration certificate for each office it maintains in the State.

Vendor has filed the appropriate surety bonds with the West Virginia State Tax Commissioner. (This must be completed prior to any award.)

Vendor shall describe its experience and capability in providing the services needed and required by the State of West Virginia in collecting claims due. Vendor may provide examples of the usual type of services provided to its clients. Vendor must provide the name, address and telephone number of three (3) references.

Vendor must describe the services it will provide to the State of West Virginia and its spending unit. Vendor should elaborate on the methodology it would use to collect claims, the type of system it would use to track claims, etc. Vendor may offer examples of letters, reports, etc.

Vendor shall specify on the pricing page the fees it will assess for collecting claims in terms of a percentage. West Virginia State Code §46A-2-128 (C) provides that the maximum allowable fees (including attorney fees and collection costs) cannot exceed 33 1/3% of the debt actually collected. However, colleges and universities may pay an additional 5% of the debt actually collected being 38 1/3%. In addition, fees must remain in effect for the life of the purchase order and any renewal thereof.

CONFIDENTIALITY:

The vendor agrees that the vendor will not disclose to anyone, directly or indirectly, any such personally identifiable information or other confidential information gained from the agency, unless the individual who is the subject of the information consents to the disclosure in writing in accordance with the mandates of West Virginia Code §11-10-5d or the disclosure is made pursuant to the agency's policies, procedures and rules and in compliance with the West Virginia Code §11-10-5d. Vendors should visit www.state.wv.us/admin/purchase/privacy for the Notice of Agency Confidentiality Policies.

HIPAA Business Associate Addendum: The West Virginia State Government HIPAA Business Associate Addendum (BAA), approved by the Attorney General, is hereby made part of this Request for Quotation.

Any Collection Agency doing business with any State Agency that is bound by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) must sign the attached agreement and return prior to award of bid.

ORDERING PROCEDURE:

Agencies must contact the low bidder (#1 on the attached DEBT10 - Synopsis) for their agency first. If this vendor is unable to perform the service, the agency should go to the second low bidder (#2 on the attached DEBT10 - Synopsis).

WV STATE GOVERNMENT

HIPAA BUSINESS ASSOCIATE STATEWIDE CONTRACT ADDENDUM

This Health Insurance Portability and Accountability Act of 1996 (hereafter, "HIPAA") Business Associate Addendum ("Addendum") supplements and is made a part of the Agreement ("Agreement") by and between the West Virginia Department of Administration, Purchasing Division, on behalf of all state agencies executing a release order to the underlying contract to which this Addendum is appended ("Agency"), and the statewide contract vendor, the Business Associate ("Associate"), and is effective as of the date of the Release Order executed by the Agency to participate in the statewide contract.

Whereas the parties have a business relationship; and

Whereas it is desirable, in order to further the continued efficient operations of Agency to disclose to its Associate certain information which may contain confidential individually identifiable health information (hereafter, Protected Health Information or PHI); and

Whereas, it is the desire of both parties that the confidentiality of the PHI disclosed hereunder be maintained and treated in accordance with all applicable laws relating to confidentiality, including the Privacy and Security Rules, and the parties do agree to at all times treat the PHI and interpret this Addendum consistently with that desire.

NOW THEREFORE; the parties agree that in consideration of the mutual promises herein, in the Agreement; and of the exchange of PHI hereunder that:

1. Definitions.

a. Terms used, but not otherwise defined, in this Addendum shall have the same meaning as those terms in the Privacy and Security Rules.

b. **Privacy Rule.** Privacy Rule means the Standards for Privacy of Individually Identifiable Health Information found at 45 CFR Parts 160 and Part 164, Subparts A and E, as amended.

c. **Security Rule.** Security Rule means the Standards for the security of electronic protected health information found at 45 CFR Part 164, Subpart C, as amended.

2. PHI Disclosed; Permitted Uses.

a. **PHI Described.** PHI disclosed by the Agency to the Business Associate, PHI created by the Business Associate on behalf of the Agency, and PHI received by the Business Associate from a third party on behalf of the Agency are disclosable under this Addendum. The disclosable PHI is limited to the minimum necessary to complete the tasks, or to provide the services, associated with the terms of the original contract.

b. **Purposes.** Except as otherwise limited in this Addendum, Associate may use or disclose the PHI on behalf of, or to provide services to, Agency for the purposes necessary to complete the tasks, or provide the services, associated with, and required by the terms of the original contract, if such use or disclosure of the PHI would not violate the Privacy or Security Rules or applicable state law if done by Agency or violate the minimum necessary policies and procedures of the Agency.

3. Obligations of Business Associate.

a. **Stated Purposes Only.** The PHI may not be used by the Associate for any purpose other than stated in this Addendum or as required by law.

b. **Limited Disclosure.** The PHI is confidential and will not be disclosed by the Associate other than as required by this Addendum or by law.

c. **Safeguards.** The Associate will use appropriate safeguards to prevent use or disclosure of the PHI except as provided for in this Addendum. This shall include, but not be limited to:

(i) Limitation of the groups of its employees or agents to whom the PHI is disclosed to those reasonably required to accomplish the purposes stated in this Addendum, and the use and disclosure of the minimum PHI necessary;

(ii) Appropriate notification and training of its employees or agents to whom the PHI will be disclosed in order to protect the PHI from unauthorized disclosure;

(iii) Maintenance of a comprehensive written PHI privacy and security program that includes administrative, technical and physical safeguards appropriate to the size, nature, scope and complexity of the Associate's operations.

d. **Compliance With Law.** The Associate will not use or disclose the PHI in a manner in violation of existing law and specifically not in violation of laws relating to confidentiality of PHI, including but not limited to, the Privacy and Security Rules.

e. **Report of Disclosure.** The Associate will promptly report to the Agency, in writing, any use or disclosure of the PHI not provided for by this Addendum of which it becomes aware.

f. **Mitigation.** Associate agrees to mitigate, to the extent practicable, any harmful effect that is known to Associate of a use or disclosure of the PHI by Associate in violation of the requirements of this Addendum.

g. **Documentation.** Associate agrees to document disclosures of the PHI and information related to such disclosures as would be required for Agency to respond to a request by an individual for an accounting of disclosures of PHI in accordance with 45 CFR §§ 164.528 and 164.316. This should include a process that allows for an accounting to be collected and maintained by Associate and its agents or subcontractors for at least six (6) years from the date of disclosure, or longer if required by state law. At a minimum, such PHI shall include: (i) the date of disclosure; (ii) the name of the entity or person who received the PHI, and if known, the address of the entity or person; (iii) a brief description of the PHI disclosed; and (iv) a brief statement of purposes of the disclosure that reasonably informs the individual of the basis for the disclosure, or a copy of the individual's authorization, or a copy of the written request for disclosure.

h. **Accounting Rights.** Within ten (10) days of notice of a request for an accounting of disclosures of the PHI, Associate and its agents or subcontractors shall make available to Agency the PHI required to provide an accounting of disclosures to enable Agency to fulfill its obligations under the Privacy Rule, including, but not limited to, 45 CFR § 164.528.

i. **Access to PHI.** Associate shall make the PHI maintained by Associate or its agents or subcontractors in Designated Record Sets available to Agency for inspection and copying within ten (10) days of a request by Agency to enable Agency to fulfill its obligations under the Privacy Rule, including, but not limited to, 45 CFR § 164.524.

j. **Amendment of PHI.** Within ten (10) days of receipt of a request from Agency for an amendment of the PHI or a record about an individual contained in a Designated Record Set, Associate or its agents or subcontractors shall make such PHI available to Agency for amendment and incorporate any such amendment to enable Agency to fulfill its obligations under the Privacy Rule, including, but not limited to, 45 CFR § 164.526.

k. **Retention of PHI.** Notwithstanding section 4.a. of this Addendum, Associate and its subcontractors or agents shall retain all PHI pursuant to state and federal law and shall continue to maintain the PHI required under Section 3.g. of this Addendum for a period of six (6) years after termination of the Agreement, or longer if required under state law.

l. **Agents, Subcontractors Compliance.** The Associate will ensure that any of its agents, including any subcontractors, to whom it provides any of the PHI it receives hereunder, or to whom it provides any PHI which the Associate creates or receives on behalf of the Agency, agree to the restrictions and conditions which apply to the Associate hereunder.

m. **Amendments.** The Associate shall make available to the specific Individual to whom it applies any PHI; make such PHI available for amendment; and make available the PHI required to provide an accounting of disclosures, all to the extent required by 45 CFR §§ 164.524, 164.526, and 164.528 respectively.

n. **Federal Access.** The Associate shall make its internal practices books, and records relating to the use and disclosure of PHI received from, or created or received by the Associate on behalf of the Agency available to the U.S. Secretary of Health and Human Services consistent with 45 CFR § 164.504.

4. Termination.

a. **Duties at Termination.** Upon any termination of this Addendum, if feasible, the Associate shall return or destroy all PHI received from, or created or received by the Associate on behalf of the Agency that the Associate still maintains in any form and retain no copies of such PHI or, if such return or destruction is not feasible, the Associate shall extend the protections of this Addendum to the PHI and limit further uses and disclosures to the purposes that make the return or destruction of the PHI infeasible. This shall also apply to all agents and subcontractors of Associate. The duty of the Associate and its agents and subcontractors to assist the Agency with any HIPAA required accounting of disclosures survives the termination of this Addendum.

b. **Termination For Cause.** Agency may terminate this Addendum if at any time it determines that the Associate has violated a material term of the Addendum. Agency may, at its sole discretion, allow Associate a reasonable period of time to cure the material breach before termination.

c. **Survival.** The respective rights and obligations of Associate under Section 3.k. of this Addendum shall survive the termination of this Addendum.

5. General Provisions/Ownership of PHI

a. **Retention of Ownership.** Ownership of the PHI resides with the Agency and is to be returned on demand.

b. **Secondary PHI.** Any data or PHI generated from the PHI disclosed hereunder which would permit identification of an Individual must be held confidential and is also the property of Agency.

c. **Electronic Transmission.** Except as permitted by law or this Addendum, the PHI or any data generated from the PHI which would permit identification of an Individual must not be transmitted to another party by electronic or other means for additional uses not authorized by this Addendum or to another contractor, or allied agency, or affiliate without prior written approval of Agency.

d. **No Sales.** Reports or data containing the PHI may not be sold without Agency's or the affected Individual's written consent.

e. **No Third-Party Beneficiaries.** Nothing express or implied in this Addendum is intended to confer, nor shall anything herein confer, upon any person other than Agency, Associate and their respective successors or assigns, any rights remedies, obligations or liabilities whatsoever.

f. **Interpretation.** The provisions of this Addendum shall prevail over any provisions in the Agreement that may conflict or appear inconsistent with any provisions in this Addendum. The interpretation of this Addendum shall be made under the laws of the state of West Virginia.

g. **Amendment.** The parties agree that to the extent necessary to comply with applicable law they will agree to further amend this Addendum.

h. **Additional Terms and Conditions.** Additional discretionary terms may be included in the release order or change order process.

i. **Applicability.** If the Agency which executes the Release Order and Agreement to participate in the underlying statewide contract is not a HIPAA covered entity, per 45 CFR § 160.103, or if the vendor does not use or disclose any PHI, this Addendum shall be null and void.

AGREED:

Name of Business Associate: Credit Bureau Collection Services, Inc. dba CBCS

Signature: Larry Ebert *Larry Ebert*

Title: President/CEO

Date: 9/1/2010

Agency: David Tincher, Director, Purchasing Division, Department of Administration, on behalf of all state agencies executing a release order to the underlying contract to which this Addendum is appended.

Signature _____

Title: _____

Date: _____

APPROVED AS TO FORM PRIOR TO
ACKNOWLEDGEMENT THEREOF, THIS
27th day of July, 2004
DARRELL V. MCGRAW, JR.
ATTORNEY GENERAL
By: *Dawn E. Whitefield*
DEPUTY ATTORNEY GENERAL

DEBT10 - PRICING PAGE

VENDOR MUST COMPLETE THIS SCHEDULE

**THE FEE STRUTURE SUBMITTED TO THE STATE OF WEST VIRGINIA IS
AS FOLLOWS:**

AGENCY	TYPE OF ACCOUNT	% OF AMOUNT COLLECTED
1. Colleges & Universities:	Per Debt	16%
2. Worker's Compensation:	Default Account	18%
3. WV Department of Tax and Revenue:	New Accounts	14%
	Levy Account - where our employee is instrumental in the preparation of the levies.	14%
4. Division of Environmental Protection:	Per Debt	16%
5. Other Spending Units:	Per Debt	16%
	Colleges	16%

BIDDER CONTACT INFORMATION


Vendor: Credit Bureau Collection Services, Inc. dba CBCS

Bidder Name (Print): Larry Ebert

Contact Name (Print): Jennifer Allen

Phone: (304) 722-6596 Fax: 1-888-697-7708

E-mail: jennifer.allen@cbcsonational.com

Bidders Signature: 

Certification

DEBT10

By submitting a signed bid for DEBT10 (Debt Collection Service) – vendor hereby certifies under penalty of fraud that all mandatory specifications contained in the Request for Quotation are met.

Credit Bureau Collection Services, Inc. dba CBCS

Vendor (Type Name of Company)

250 East Town Street, Columbus, Ohio 43215

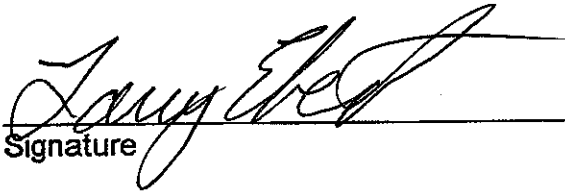
Address

Larry Ebert

President/CEO

Name (Type Name)

Title


Signature

9/1/2010

Date

Note: No contract shall be awarded prior to receipt of this certification.

RFQ No. DEBT10

STATE OF WEST VIRGINIA
Purchasing Division

PURCHASING AFFIDAVIT

West Virginia Code §5A-3-10a states: No contract or renewal of any contract may be awarded by the state or any of its political subdivisions to any vendor or prospective vendor when the vendor or prospective vendor or a related party to the vendor or prospective vendor is a debtor and the debt owed is an amount greater than one thousand dollars in the aggregate.

DEFINITIONS:

"Debt" means any assessment, premium, penalty, fine, tax or other amount of money owed to the state or any of its political subdivisions because of a judgment, fine, permit violation, license assessment, defaulted workers' compensation premium, penalty or other assessment presently delinquent or due and required to be paid to the state or any of its political subdivisions, including any interest or additional penalties accrued thereon.

"Debtor" means any individual, corporation, partnership, association, limited liability company or any other form or business association owing a debt to the state or any of its political subdivisions. "Political subdivision" means any county commission; municipality; county board of education; any instrumentality established by a county or municipality; any separate corporation or instrumentality established by one or more counties or municipalities, as permitted by law; or any public body charged by law with the performance of a government function or whose jurisdiction is coextensive with one or more counties or municipalities. "Related party" means a party, whether an individual, corporation, partnership, association, limited liability company or any other form or business association or other entity whatsoever, related to any vendor by blood, marriage, ownership or contract through which the party has a relationship of ownership or other interest with the vendor so that the party will actually or by effect receive or control a portion of the benefit, profit or other consideration from performance of a vendor contract with the party receiving an amount that meets or exceeds five percent of the total contract amount.

EXCEPTION: The prohibition of this section does not apply where a vendor has contested any tax administered pursuant to chapter eleven of this code, workers' compensation premium, permit fee or environmental fee or assessment and the matter has not become final or where the vendor has entered into a payment plan or agreement and the vendor is not in default of any of the provisions of such plan or agreement.

Under penalty of law for false swearing (*West Virginia Code §61-5-3*), it is hereby certified that the vendor affirms and acknowledges the information in this affidavit and is in compliance with the requirements as stated.

WITNESS THE FOLLOWING SIGNATURE

Vendor's Name: Credit Bureau Collection Services, Inc. dba CBCS

Authorized Signature: *Samy Elert* Date: 9/1/2010

State of Ohio

County of Franklin, to-wit:

Taken, subscribed, and sworn to before me this 1st day of September, 2010.

My Commission expires October 30, 2010.

AFFIX SEAL HERE

NOTARY PUBLIC *Samy Elert*

WV-96
Rev. 10/07

AGREEMENT ADDENDUM

In the event of conflict between this addendum and the agreement, this addendum shall control:

1. **DISPUTES** - Any references in the agreement to arbitration or to the jurisdiction of any court are hereby deleted. Disputes arising out of the agreement shall be presented to the West Virginia Court of Claims.
2. **HOLD HARMLESS** - Any clause requiring the Agency to indemnify or hold harmless any party is hereby deleted in its entirety.
3. **GOVERNING LAW** - The agreement shall be governed by the laws of the State of West Virginia. This provision replaces any references to any other State's governing law.
4. **TAXES** - Provisions in the agreement requiring the Agency to pay taxes are deleted. As a State entity, the Agency is exempt from Federal, State, and local taxes and will not pay taxes for any Vendor including individuals, nor will the Agency file any tax returns or reports on behalf of Vendor or any other party.
5. **PAYMENT** - Any references to prepayment are deleted. Payment will be in arrears.
6. **INTEREST** - Should the agreement include a provision for interest on late payments, the Agency agrees to pay the maximum legal rate under West Virginia law. All other references to interest or late charges are deleted.
7. **RECOUPMENT** - Any language in the agreement waiving the Agency's right to set-off, counterclaim, recoupment, or other defense is hereby deleted.
8. **FISCAL YEAR FUNDING** - Service performed under the agreement may be continued in succeeding fiscal years for the term of the agreement, contingent upon funds being appropriated by the Legislature or otherwise being available for this service. In the event funds are not appropriated or otherwise available for this service, the agreement shall terminate without penalty on June 30. After that date, the agreement becomes of no effect and is null and void. However, the Agency agrees to use its best efforts to have the amounts contemplated under the agreement included in its budget. Non-appropriation or non-funding shall not be considered an event of default.
9. **STATUTE OF LIMITATION** - Any clauses limiting the time in which the Agency may bring suit against the Vendor, lessor, individual, or any other party are deleted.
10. **SIMILAR SERVICES** - Any provisions limiting the Agency's right to obtain similar services or equipment in the event of default or non-funding during the term of the agreement are hereby deleted.
11. **ATTORNEY FEES** - The Agency recognizes an obligation to pay attorney's fees or costs only when assessed by a court of competent jurisdiction. Any other provision is invalid and considered null and void.
12. **ASSIGNMENT** - Notwithstanding any clause to the contrary, the Agency reserves the right to assign the agreement to another State of West Virginia agency, board or commission upon thirty (30) days written notice to the Vendor and Vendor shall obtain the written consent of Agency prior to assigning the agreement.
13. **LIMITATION OF LIABILITY** - The Agency, as a State entity, cannot agree to assume the potential liability of a Vendor. Accordingly, any provision limiting the Vendor's liability for direct damages to a certain dollar amount or to the amount of the agreement is hereby deleted. Limitations on special, incidental or consequential damages are acceptable. In addition, any limitation is null and void to the extent that it precludes any action for injury to persons or for damages to personal property.
14. **RIGHT TO TERMINATE** - Agency shall have the right to terminate the agreement upon thirty (30) days written notice to Vendor. Agency agrees to pay Vendor for services rendered or goods received prior to the effective date of termination.
15. **TERMINATION CHARGES** - Any provision requiring the Agency to pay a fixed amount or liquidated damages upon termination of the agreement is hereby deleted. The Agency may only agree to reimburse a Vendor for actual costs incurred or losses sustained during the current fiscal year due to wrongful termination by the Agency prior to the end of any current agreement term.
16. **RENEWAL** - Any reference to automatic renewal is hereby deleted. The agreement may be renewed only upon mutual written agreement of the parties.
17. **INSURANCE** - Any provision requiring the Agency to insure equipment or property of any kind and name the Vendor as beneficiary or as an additional insured is hereby deleted.
18. **RIGHT TO NOTICE** - Any provision for repossession of equipment without notice is hereby deleted. However, the Agency does recognize a right of repossession with notice.
19. **ACCELERATION** - Any reference to acceleration of payments in the event of default or non-funding is hereby deleted.
20. **CONFIDENTIALITY** - Any provision regarding confidentiality of the terms and conditions of the agreement is hereby deleted. State contracts are public records under the West Virginia Freedom of Information Act.
21. **AMENDMENTS** - All amendments, modifications, alterations or changes to the agreement shall be in writing and signed by both parties. No amendment, modification, alteration or change may be made to this addendum without the express written approval of the Purchasing Division and the Attorney General.

ACCEPTED BY:
STATE OF WEST VIRGINIA

Spending Unit: _____

Signed: _____

Title: _____

Date: _____

VENDOR Credit Bureau Collection Services,

Company Name: Inc. dba CBCS

Signed: Larry Ebert

Title: President/CEO

Date: 9/1/2010

Rev. 09/08

State of West Virginia
VENDOR PREFERENCE CERTIFICATE

Certification and application* is hereby made for Preference in accordance with *West Virginia Code*, §5A-3-37. (Does not apply to construction contracts). *West Virginia Code*, §5A-3-37, provides an opportunity for qualifying vendors to request (at the time of bid) preference for their residency status. Such preference is an evaluation method only and will be applied only to the cost bid in accordance with the *West Virginia Code*. This certificate for application is to be used to request such preference. The Purchasing Division will make the determination of the Resident Vendor Preference, if applicable.

1. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is an individual resident vendor and has resided continuously in West Virginia for four (4) years immediately preceding the date of this certification; or,
 Bidder is a partnership, association or corporation resident vendor and has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification; or 80% of the ownership interest of Bidder is held by another individual, partnership, association or corporation resident vendor who has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification; or,
 Bidder is a nonresident vendor which has an affiliate or subsidiary which employs a minimum of one hundred state residents and which has maintained its headquarters or principal place of business within West Virginia continuously for the four (4) years immediately preceding the date of this certification; or,
2. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is a resident vendor who certifies that, during the life of the contract, on average at least 75% of the employees working on the project being bid are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; or,
3. **Application is made for 2.5% resident vendor preference for the reason checked:**
 Bidder is a nonresident vendor employing a minimum of one hundred state residents or is a nonresident vendor with an affiliate or subsidiary which maintains its headquarters or principal place of business within West Virginia employing a minimum of one hundred state residents who certifies that, during the life of the contract, on average at least 75% of the employees or Bidder's affiliate's or subsidiary's employees are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; or,
4. **Application is made for 5% resident vendor preference for the reason checked:**
 Bidder meets either the requirement of both subdivisions (1) and (2) or subdivision (1) and (3) as stated above; or,
5. **Application is made for 3.5% resident vendor preference who is a veteran for the reason checked:**
 Bidder is an individual resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard and has resided in West Virginia continuously for the four years immediately preceding the date on which the bid is submitted; or,
6. **Application is made for 3.5% resident vendor preference who is a veteran for the reason checked:**
 Bidder is a resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard, if, for purposes of producing or distributing the commodities or completing the project which is the subject of the vendor's bid and continuously over the entire term of the project, on average at least seventy-five percent of the vendor's employees are residents of West Virginia who have resided in the state continuously for the two immediately preceding years.

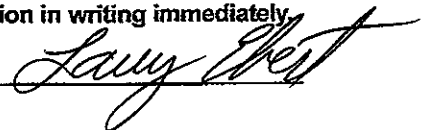
Bidder understands if the Secretary of Revenue determines that a Bidder receiving preference has failed to continue to meet the requirements for such preference, the Secretary may order the Director of Purchasing to: (a) reject the bid; or (b) assess a penalty against such Bidder in an amount not to exceed 5% of the bid amount and that such penalty will be paid to the contracting agency or deducted from any unpaid balance on the contract or purchase order.

By submission of this certificate, Bidder agrees to disclose any reasonably requested information to the Purchasing Division and authorizes the Department of Revenue to disclose to the Director of Purchasing appropriate information verifying that Bidder has paid the required business taxes, provided that such information does not contain the amounts of taxes paid nor any other information deemed by the Tax Commissioner to be confidential.

Under penalty of law for false swearing (*West Virginia Code*, §61-5-3), Bidder hereby certifies that this certificate is true and accurate in all respects; and that if a contract is issued to Bidder and if anything contained within this certificate changes during the term of the contract, Bidder will notify the Purchasing Division in writing immediately.

Credit Bureau Collection Services,
 Bidder: Inc. dba CBCS

Signed: Larry Ebert



Date: 9/1/2010

Title: President/CEO

*Check any combination of preference consideration(s) indicated above, which you are entitled to receive.



Talk Off Elements of Success

ELEMENT	DESCRIPTION
Verification <i>FDCPA/FCRA</i> Should not last more than 1 minute.	Identify Party Read Mini Miranda Talk off
Collection Negotiation This should be a collaborative conversation that takes the majority of the call.	Create the desire to pay Overcome Objections Tone Listen! Sell/Negotiate
Close Strong	Promise Close Non Promise Close
Compliance	Mark dispute Written dispute Harassment Documentation / False Info



BROKEN PROMISES: 3BPR

- **VERIFY THE CONSUMERS FULL NAME ON THE ACCOUNT**
- **VERIFY SOCIAL, ADDRESS AND HOME #**
- **READ MINI-MIRANDA**
- **READ CALL RECORDING (IF APPLICABLE)**
- **TALK OFF**
- **DEMAND STATEMENT----“THE BIF IS DUE WE CAN TAKE A CHECK.”**
- **STICK TO THE BIF!**
- **LOOK AT THE FREQUENCY AND CANCEL CODE**
- **LOOK THROUGH THE NOTES BEFORE MAKING THE NEXT CALL- “B”&“F”
ENTER**
- **CALL ALL NUMBERS HOME= 1 RP=2 POE= 3 (AT THE PHONE PROMPT)**
- **DOCUMENT EACH # THAT YOU CALL**
- **CHECK WINDOW 52 TO SEND LETTER 15 (BROKEN PROMISE LETTER)**
- **10 DAY WAIT DATE IF YOU LEAVE A MESSAGE OR TALK TO THE CONSUMER**
- **DO YOUR DISPOSTION LAST- DO NOT PLACE BACK IN 3000**

187 Ballardvale Street
Suite A202
Wilmington, MA 01887



#BWNDVFW 01
#010012500012#
GEORGE COSTANZA
236 East Town Street
Columbus, MA 02121

October 27, 2005

Amount Due: \$47,309.99

Client Name: Vandalay Industries
Client Account#: 123456789

Account Balance: \$47,309.99

Your past due account has been placed with this office for payment.
This account may be posted to your credit record for such time as allowed by law.

Unless you dispute the validity of the debt or any portion of it, within 30 days after you receive this notice, we will assume this debt is valid. If you notify us in writing within 30 days after you receive this notice, we will obtain and mail to you proof of the debt or a copy of a judgment. Also, upon your written request within 30 days after you receive this notice, we will give you the original creditor's name and address if different from the current creditor. This communication from a debt collector is an attempt to collect a debt, and any information obtained will be used for that purpose.

HOUSE COLLECTOR
(000) 000-0000

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

GEORGE COSTANZA
236 East Town Street
Columbus, MA 02121

Account # : 01-001250001
Balance: \$47,309.99

RETURN THIS PORTION WITH YOUR PAYMENT

01

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW		
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	
CARD NUMBER	EXP. DATE	AMOUNT
SIGNATURE	PHONE (with area code)	

Make Payment To:

CBCS
P.O. Box 1838
Columbus, OH 43216-1838



0100125000104730999

CBC-21001-4B (10/05)

PO BOX 165025
COLUMBUS, OH 43216-5025



#BWNDVFW 02
#010328177802#
TEST A DEBTOR
236 East Town Street
Columbus, OH 43215

October 27, 2005

Amount Due: \$100.00

Client Name: Community Hospital
Client Account#: Z12345

Account Balance: \$100.00

Your past due account has been placed with this office for payment.

Unless you dispute the validity of the debt or any portion of it, within 30 days after you receive this notice, we will assume this debt is valid. If you notify us in writing within 30 days after you receive this notice, we will obtain and mail to you proof of the debt or a copy of a judgment. Also, upon your written request within 30 days after you receive this notice, we will give you the original creditor's name and address if different from the current creditor. This communication from a debt collector is an attempt to collect a debt, and any information obtained will be used for that purpose.

STANDARD COLLECTOR
(123) 456-7890

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

TEST A DEBTOR
236 East Town Street
Columbus, OH 43215

Account #: 01-032817780
Balance: \$100.00

RETURN THIS PORTION WITH YOUR PAYMENT

02

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW

<input type="checkbox"/> VISA			<input type="checkbox"/> MASTERCARD		
CARD NUMBER	EXP. DATE	AMOUNT			
SIGNATURE		PHONE (with area code)			

Make Payment To:

CBCS
P.O. Box 1838
Columbus, OH 43216-1838



0103281778000010000

PO BOX 165025
COLUMBUS, OH 43216-5025



#BWNDVFW 16
#350207900050#
TEST A DEBTOR
236 East Town Street
Columbus, PA 15106-2521



October 27, 2005

Amount Due: \$1,300.00

Client Name: ECG SCANNING - C.E.M. INVENTORY
Client Name: ECG SCANNING

Account Balance: \$800.00

Account Balance: \$500.00

Total Balance: \$1,300.00

Haven't you stalled long enough on this past due account(s)?
Isn't it about time you paid?

Please remit payment in full!

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

MR. WEBB 1-888-727-8819
(937) 224-1034

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

TEST A DEBTOR
236 East Town Street
Columbus, PA 15106-2521

Account #: 35-020790005
Balance: \$1,300.00

RETURN THIS PORTION WITH YOUR PAYMENT

16

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW		
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	
CARD NUMBER	EXP. DATE	AMOUNT
SIGNATURE		PHONE (with area code)

Make Payment To:

CBCS 35
PO BOX 163279
Columbus, OH 43216-1838



3502079000500130000

CBC-21001-4B (10/05)

PO BOX 165025
COLUMBUS, OH 43216-5025



#BWNDVFW 1V
#350520002998#
TEST A DEBTOR
236 East Town Street
Columbus, KY 41075-2559



October 27, 2005

Amount Due: \$300.00

Client Name: Cell Phones/bmc Cellular
Client Account#: 601468785

Account Balance: \$300.00

We sent you a first notice that explained your rights to dispute the debt within 30 days from the date you received the first letter and your rights to request the name and address of the original creditor within that same period.

You still have time to exercise your rights.

Please direct any questions or payments to the address or phone number below.

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

MR. WEBB 1-888-727-8819
(937) 224-1034

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

TEST A DEBTOR
236 East Town Street
Columbus, KY 41075-2559

Account #: 35-052000299
Balance: \$300.00

RETURN THIS PORTION WITH YOUR PAYMENT 1V

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW

<input type="checkbox"/> VISA		<input type="checkbox"/> MASTERCARD	
CARD NUMBER	EXP. DATE	AMOUNT	
SIGNATURE		PHONE (with area code)	

Make Payment To:

CBCS 35
PO BOX 163279
Columbus, OH. 43216-1838



3505200029900030000

CBC-21001-4B (10/05)

PO BOX 165025
COLUMBUS, OH 43216-5025



#BWNDVFW 34
#350318200952#
TEST A DEBTOR
236 East Town Street
Columbus, OH 44902-7760



October 27, 2005

Amount Due: \$1,303.90

Client Name: ECG SCANNING

Account Balance: \$1,303.90

Total Balance: \$1,303.90

Ignoring this obligation is creating two serious problems.

Number one, this obligation is not going to go away. It may be on your credit file and will stay there for such time as allowed by state and federal law.

Number two, you have done nothing to clear up this obligation.

Why not take steps today. Please contact this office regarding your obligation.

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

MR. WEBB 1-888-727-8819
(937) 224-1034

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

TEST A DEBTOR
236 East Town Street
Columbus, OH 44902-7760

Account #: 35-031820095
Balance: \$1,303.90

RETURN THIS PORTION WITH YOUR PAYMENT 34

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW		
<input type="checkbox"/> VISA	<input type="checkbox"/> MASTERCARD	
CARD NUMBER	EXP. DATE	AMOUNT
SIGNATURE		PHONE (with area code)

Make Payment To:

CBCS 35
PO BOX 163279
Columbus, OH. 43216-1838



3503182009500130390

CBC-21001-4B (10/05)

PO BOX 165025
COLUMBUS, OH 43216-5025



#BWNDVFW 37
#440513208601#
TEST A DEBTOR
236 East Town Street
Columbus, OH 51201-8066



October 27, 2005

Amount Due: \$461.98

Client Name: PETERBILT OF SIOUX FALLS

Account Balance: \$461.98

Total Balance: \$461.98

Your account is seriously delinquent and demands your attention.

The fact your account was assigned to us for collection shows that you may have a problem. The fact that you have not contacted us to resolve the problem may make the situation worse.

Please contact us or send payment in full.

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

CHECK REP (800) 779-5273
(605) 336-7380

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

TEST A DEBTOR
236 East Town Street
Columbus, OH 51201-8066

Account #: 44-051320860
Balance: \$461.98

RETURN THIS PORTION WITH YOUR PAYMENT

37

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW		
<input type="checkbox"/> VISA		<input type="checkbox"/> MASTERCARD
CARD NUMBER	EXP. DATE	AMOUNT
SIGNATURE		PHONE (with area code)

Make Payment To:

CBCS 44
P.O. BOX 163279
COLUMBUS, OH 43216-1838



4405132086000046198

CBC-21001-4B (10/05)

PO BOX 165025
COLUMBUS, OH 43216-5025



#BWNDVFW 42
#350517201421#
TEST A DEBTOR
236 East Town Street
Columbus, KY 41073-1025

October 28, 2005



REMINDER

This is to notify you that your postdated check or preauthorized payment in the amount of \$50.00 will be processed on 08/14/05.

Make sure that you have deposited the necessary funds in your checking account.

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

MR. WEBB 1-888-727-8819
(937) 224-1034

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PO BOX 165025
COLUMBUS, OH 43216-5025



#BWNDVFW 45
#130514300073#
TEST A DEBTOR
236 East Town Street
Columbus, OH 43113-9037



October 28, 2005

Client Name: Kathy Crowder-Dorsey
Client Account#: ROSSB

Account Balance: \$743.75

The account listed above may qualify for settlement at a reduced amount. If you are interested in settling this debt, then contact our office within 10 days at the number listed below.

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

L SMITH
(888) 281-4491

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

PO BOX 165025
COLUMBUS, OH 43216-5025



#BWNDVFW 76
#350510288144#
TEST A DEBTOR
236 East Town Street
Columbus, KY 41016-1690



October 27, 2005

Amount Due: \$1,878.27

*** PAYMENT REMINDER ***

Client Name: ST ELIZABETH MEDICAL CENTER

Account Balance: \$1,878.27

Total Balance: \$1,878.27

Please remit your regular payment of \$50.00 which is due 08/15/05 along with the bottom portion of this statement in the enclosed envelope. If this letter has crossed in the mail with your payment, please disregard this notice.

If there are any questions regarding your account status, please contact me at the number below.

Thank you for your prompt attention.

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

(937) 224-1034
Karyn S Wheatley

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

TEST A DEBTOR
236 East Town Street
Columbus, KY 41016-1690

Account #: 35-051028814
Balance: \$1,878.27
P/A Amount: \$50.00

RETURN THIS PORTION WITH YOUR PAYMENT

76

IF PAYING BY VISA OR MASTERCARD, FILL OUT BELOW

<input type="checkbox"/> VISA		<input type="checkbox"/> MASTERCARD	
CARD NUMBER	EXP. DATE	AMOUNT	
SIGNATURE		PHONE (with area code)	

Make Payment To:

CBCS 35
PO BOX 163279
Columbus, OH. 43216-1838



3505102881400187827

CBC-21001-4B (10/05)

Date : 08/15/04
Req by DAVIDL90

CBCS 24
600 N. Bell Ave. Bldg 1 Suite 150
Carnegie, PA 15106-2059
(412) 429-3911

Page : 1

SAMPLE CLIENT
123 MAIN STREET

Client # : 240007
REF-2

PORTLAND

OR 97201

Account Acknowledgement from 07/01/04 to 07/31/04

Name	Your Account#	Date Placed	Amount Placed	Our Acct#
ADAMS, ROBYN	00230000001234556	07/07/04	109.69	041891234
BAKER, JENNIFER L	00230000001234557	07/16/04	237.62	041981235
CRAWFORD, CHRISTOPHER	00230000001234558	07/26/04	385.33	042081236
DANIELS, JASON	00230000001234559	07/29/04	116.29	042111237
FISHER, MICHAEL D	00230000001234560	07/21/04	684.66	042031238
GRANT, JAMIE M	00230000001234561	07/27/04	400.82	042091239
HARRIS, BRYAN C	00230000001234562	07/26/04	60.22	042081240
JACKSON, MARILYN	00230000001234563	07/19/04	128.84	042011241
KUHNS, NICOLE	00230000001234564	07/06/04	285.60	041881242
LAWRENCE, JESSICA	00230000001234565	07/23/04	401.88	042051243
MILLER, KEVIN	00230000001234566	07/06/04	99.13	041881244
NICHOLS, THOMAS	00230000001234567	07/29/04	303.55	042111245
OLIVER, CHUCK	00230000001234568	07/29/04	68.26	042111246
PHILLIPS, HEATHER M	00230000001234569	07/29/04	184.02	042111247
ROBERTS, ANTHONY P	00230000001234570	07/06/04	74.21	041881248
SMITH, ROBERT J	00230000001234571	07/06/04	354.62	041881249
THOMAS, VANESSA M	00230000001234572	07/07/04	83.96	041891250
UNGER, THERESA	00230000001234573	07/26/04	117.58	042081251
VEGA, TONI A	00230000001234574	07/15/04	660.83	041971252
WAGNER, KAREN	00230000001234575	07/06/04	293.30	041881253
WILLIAMS, KENNETH	00230000001234576	07/06/04	431.77	041881254
WOODS, NATHAN	00230000001234577	07/31/04	215.81	042131255

Total Accounts 22 Total Amount Assigned 5,697.99

CBCS 24
 600 N. Bell Ave. Bldg 1 Suite 150
 Carnegie, PA 15106-2059
 (412) 429-3911

SAMPLE CLIENT
 123 MAIN STREET
 PORTLAND

OR 97201

Client # : 240007

STATUS REPORT FOR PERIOD 07/01/04 TO 07/15/04

REF-

Name	Your Account#	Date	-----Placed----- Amount	Balance Amount	Comments	Our Account#
BELL, CHARLES A	003420000045678901	07/15/04	915.48	915.48	ACTIVE - BEING PURSUED	23-041970123
BLAIR, KATHI L	003420000045678902	07/07/04	109.69	109.69	NO ANSWER EMPLOYMENT	23-041890124
CLINE, LORETTA	003420000045678903	07/12/04	948.44	948.44	CONTACT BUT NO PTP	23-041940125
DEWESE, JOSEPH	003420000045678904	07/06/04	411.75	411.75	NO ANSWER EMPLOYMENT	23-041880126
DUNLEVY, VERNON	003420000045678905	07/14/04	365.41	365.41	ACTIVE - BEING PURSUED	23-041960127
FLEMING, HEATHER	003420000045678906	07/06/04	1339.70	1339.70	ACTIVE - BEING PURSUED	23-041880128
GRANGER, BRIANT	003420000045678907	07/12/04	161.24	161.24	NO ANSWER RESIDENCE	23-041940129
HABASH, TWILA	003420000045678908	07/15/04	650.69	650.69	ACTIVE - BEING PURSUED	23-041970130
HOLCOMB, JAMES	003420000045678909	07/15/04	74.26	74.26	ACTIVE - BEING PURSUED	23-041970131
JENNINGS, GEORGE	003420000045678910	07/15/04	718.22	718.22	ACTIVE - BEING PURSUED	23-041970132
KENDRICKS, RICHARD P	003420000045678911	07/12/04	624.97	624.97	NO ANSWER RESIDENCE	23-041940133
MARQUEZ, ROSALIE P.	003420000045678912	07/06/04	279.99	279.99	ACTIVE - BEING PURSUED	23-041880134
NELSEN, JAMES E	003420000045678913	07/06/04	264.01	264.01	NO ANSWER EMPLOYMENT	23-041880135
ORFNEY, CHUCK	003420000045678914	07/06/04	285.60	285.60	DEBTOR HUNG UP	23-041880136
ROSENBROCK, RICHARD	003420000045678915	07/12/04	756.79	756.79	NO ANSWER EMPLOYMENT	23-041940137
SCHAEFER, MARLO R	003420000045678916	07/14/04	1191.48	1191.48	ACTIVE - BEING PURSUED	23-041960138
SCHILLING, JULIE	003420000045678917	07/12/04	190.77	190.77	NO ANSWER EMPLOYMENT	23-041940139
SCOTT, LINA	003420000045678918	07/15/04	644.10	644.10	ACTIVE - BEING PURSUED	23-041970140
SHANAHAN, CALISTA	003420000045678919	07/06/04	748.37	748.37	RESIDENCE PHONE DISC	23-041880141
SIMPSON, GARY L	003420000045678920	07/09/04	398.05	398.05	ACTIVE - BEING PURSUED	23-041910142
SNYDER, MARILYN	003420000045678921	07/06/04	354.62	354.62	REQ ITEMIZED BILL	23-041880143
SPEARS, NIKITA	003420000045678922	07/07/04	414.10	414.10	ACTIVE - BEING PURSUED	23-041890144
STUBBS, PATRICK J.	003420000045678923	07/07/04	361.26	361.26	ACTIVE - BEING PURSUED	23-041890145
UNDERWOOD, AMY J.	003420000045678924	07/07/04	83.96	83.96	NO ANSWER EMPLOYMENT	23-041890146
WALLACE, DAVID A	003420000045678925	07/06/04	58.44	58.44	NO ANSWER RESIDENCE	23-041880147
WATKINS, PATRICIA A	003420000045678926	07/15/04	660.83	660.83	ACTIVE - BEING PURSUED	23-041970148
WELLMAN, EDWIN S	003420000045678927	07/07/04	401.39	401.39	LEFT MSG RESIDENCE	23-041890149
WILLIARD, DAVID J	003420000045678928	07/06/04	431.77	331.77	PAYMENT ARRANGEMENT	23-041880150
TOTALS			13845.38	13745.38	FROM 28 ACCOUNTS	

Req by DAVIDL90
Company : CBCS 24

Client # : 240007

Client Name : SAMPLE CLIENT
123 MAIN STREET
PORTLAND

OR 97201

ACTIVITY HISTORY

Month	No	-----Placements----- Amount	Average	Payments This Mth	----- To-Date	Payments % -----	To-Date Commission	Comm Rate %	Unit Yield	---Total In Period	Payments--- % YTD
Jan 03	21	12189.98	580.48	.00	1701.32	14.0	391.34	23.0	18.64	16006.79	100.0
Feb 03	73	38019.22	520.81	.00	9391.58	24.7	2160.08	23.0	29.59	12106.92	31.8
Mar 03	72	31630.19	439.31	.00	7643.29	24.2	1757.87	23.0	24.41	14987.36	47.4
Apr 03	40	20462.29	511.56	.00	2220.97	10.9	510.85	23.0	12.77	10348.87	50.6
May 03	101	48050.39	475.75	.00	8787.57	18.3	2021.13	23.0	20.01	9114.13	19.0
Jun 03	54	28338.46	524.79	.00	4665.39	16.5	1073.04	23.0	19.87	9123.28	32.2
Jul 03	60	33526.86	558.78	.00	5699.81	17.0	1310.95	23.0	21.85	8038.73	24.0
Aug 03	57	38266.55	671.34	.00	7185.41	18.8	1652.63	23.0	28.99	6628.85	17.3
Sep 03	91	42405.24	465.99	154.90	12559.00	29.6	2888.63	23.0	31.74	8116.92	19.1
Oct 03	90	39676.22	440.85	.00	6783.36	17.1	1560.20	23.0	17.34	10122.84	25.5
Nov 03	67	39958.24	596.39	20.00	4348.74	10.9	1000.23	23.0	14.93	7038.50	17.6
Dec 03	82	39453.21	481.14	.00	10068.92	25.5	2315.81	23.0	28.24	6285.53	15.9
2003	808	411976.85	509.87	174.90	81055.36	19.7	18642.76	23.0	23.07	117918.72	N/A
Jan 04	129	58336.30	452.22	.00	11623.40	19.9	2673.42	23.0	20.72	8698.75	14.9
Feb 04	85	50381.31	595.07	133.34	11075.95	21.9	2547.47	23.0	29.97	12550.46	24.8
Mar 04	134	63651.24	475.01	131.68	9804.89	15.4	2255.18	23.0	16.83	13964.08	21.9
Apr 04	89	42892.91	481.94	1519.92	8724.02	20.3	2006.55	23.0	22.55	13226.64	30.8
May 04	65	29781.72	458.18	329.46	4843.04	16.3	1113.88	23.0	17.14	9555.35	32.1
Jun 04	94	53633.56	570.57	1434.08	2350.55	4.4	540.62	23.0	5.75	7434.87	13.9
Jul 04	31	14312.02	461.68	507.98	507.98	3.5	116.84	23.0	3.77	4254.36	29.7
TOTALS	1435	725165.91	505.34	4231.36	129985.19	17.9	29896.72	23.0	20.83	187603.23	N/A

SAMPLE CLIENT
 123 MAIN STREET
 PORTLAND

OR 97201

Client # : 240007 REF

PLACEMENT HISTORY

Month	Placed No.	Amount	Payments This Month	To-Date Payments	To-Date Commission	PIF No.	Withdrawn-- No.	Amount	Closed-- No.	Amount	Recovery %	Active-- No.	Amount
Jan 03	21	12189	0	1701	391	2	0	0	19	10525	14.0	0	0
Feb 03	73	38019	0	9391	2160	19	0	0	54	28315	24.7	0	0
Mar 03	72	31630	0	7643	1757	18	0	0	54	23609	24.2	0	0
Apr 03	40	20462	0	2220	510	10	0	0	30	17991	10.9	0	0
May 03	101	48050	0	8787	2021	23	0	0	78	38705	18.3	0	0
Jun 03	54	28338	0	4665	1073	11	0	0	43	23521	16.5	0	0
Jul 03	60	33526	0	5699	1310	14	0	0	46	27817	17.0	0	0
Aug 03	57	38266	0	7185	1652	13	0	0	43	29732	18.8	1	1363
Sep 03	91	42405	154	12559	2888	33	0	0	55	28916	29.6	3	458
Oct 03	90	39676	0	6783	1560	21	0	0	61	26489	17.1	8	6396
Nov 03	67	39958	20	4348	1000	15	0	0	17	12470	10.9	35	22828
Dec 03	82	39453	0	10068	2315	20	0	0	25	11395	25.5	37	17464
2003	808	411972	174	81049	18637	199	0	0	525	279485	19.7	84	48509
Jan 04	129	58336	0	11623	2673	35	0	0	31	11781	19.9	63	34406
Feb 04	85	50581	133	11075	2547	25	0	0	20	9092	21.9	40	29570
Mar 04	136	63897	131	9804	2255	27	2	246	34	13736	15.4	73	40031
Apr 04	89	42892	1519	8724	2006	17	0	0	17	4166	20.3	55	29848
May 04	65	29781	329	4843	1113	17	0	0	10	1456	16.3	38	23139
Jun 04	94	53633	1434	2350	540	6	0	0	9	3084	4.4	79	47657
Jul 04	31	14312	507	507	116	2	0	0	1	12	3.5	28	13745
	1437	725404	4227	129975	29887	328	2	246	647	322812	17.9	460	266905

CBCS
F.O. Box 1810
Columbus, OH 43216-1810
(614) 222-5450

SAMPLE CLIENT
123 MAIN STREET
CANAL WINCHESTER
OH 43110

Client # : 950232

CLOSE-OUT REPORT FOR PERIOD 03/10/05 TO 03/10/05

REF-2

Name	Client Account#	Date	Placed	Amount	Balance	Reason	Our Account#
ANDREWSSTEPHANIE	0030000054321	11/04/03		255.51	255.51	CLIENT REQUEST	02-033073456
CAMPBELLVERONICA	0030000054322	11/04/03		1,097.83	1,097.83	CLIENT REQUEST	02-033073457
CLARKJOSEPH	0030000054323	10/29/04		257.11	257.11	CLIENT REQUEST	02-043033458
DAVISTIFFANY	0030000054324	11/04/03		4,699.25	4,699.25	CLIENT REQUEST	02-033073459
FOREMANMARY	0030000054325	11/04/03		108.82	108.82	CLIENT REQUEST	02-033073460
HERNANDEZMANUEL	0030000054326	10/19/04		235.49	235.49	CLIENT REQUEST	02-042923461
LAUDERFRANK	0030000054327	11/04/03		99.86	99.86	CLIENT REQUEST	02-033073462
MARTINCARRIE	0030000054328	02/17/04		2,496.20	2,496.20	CLIENT REQUEST	02-040483463
PRESCOTTSAMANTHA	0030000054329	06/03/04		665.44	665.44	CLIENT REQUEST	02-041543464
SNYDERKEVIN	0030000054330	11/04/03		268.28	268.28	CLIENT REQUEST	02-033073465
STARKREBEKA	0030000054331	11/04/03		104.62	104.62	CLIENT REQUEST	02-033073466
THOMPSONTAMMY	0030000054332	11/04/03		317.72	317.72	CLIENT REQUEST	02-033073467
VEGASTANLEY	0030000054333	11/04/03		248.30	248.30	CLIENT REQUEST	02-033073468
WALKERCAMERON	0030000054334	11/04/03		2,069.70	2,069.70	CLIENT REQUEST	02-033073469

Total of 12,924.13 from 14 account(s)

Total of 12,924.13 from 14 account(s)