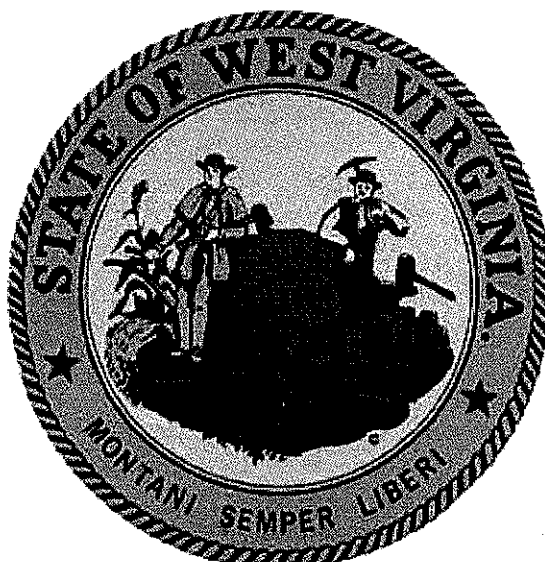


ORIGINAL



With head and heart in finance

Response to RFQ Number DEBT10



RECEIVED

2010 SEP -8 A 10: 13

PURCHASING DIVISION
STATE OF WV

for

A Blanket, Open-End Statewide Contract
to Collect Debts on Behalf of West Virginia
for All State Agencies and Political Subdivisions

September 8, 2010

1:30 p.m.

From:

EOS CCA

700 Longwater Drive
Norwell, MA 02061

www.eos-cca.com

Telephone: 800-886-9177

Fax: 781-681-5196

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).



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EOS CCA

700 Longwater Drive, Norwell, MA 02061

Telephone: 800-886-9177 www.eos-cca.com Fax: 781-681-4358

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Section 1 – Transmittal Letter & Mandatory Forms

TRANSMITTAL LETTER

Ms. Jo Ann Adkins
Department of Administration
Purchasing Division
2019 Washington Street East
P. O. Box 50130
Charleston, WV 25305-0130

Dear Ms. Adkins,

Thank you for the opportunity to offer our services to the State of West Virginia. Enclosed with this letter is EOS CCA's one signed, original response to RFQ DEBT10. EOS CCA has read, understands, and agrees to all of the provisions of RFQ # DEBT10.

EOS CCA's proposed collection program will be a good fit for all of the departments and offices of the State of West Virginia. We offer a variety of collection programs and calling campaigns for the departments and offices to choose from, and we provide unparalleled performance and customer service. EOS CCA will provide superior customer service and, in effect, will serve as an extension of the State's departments and offices, with their interests always in mind.

By selecting EOS CCA as a vendor, the State of West Virginia will gain a partner with experience, expertise, knowledge and commitment -- a partner that has shown steady and consistent growth over its 19 years in business, due largely to the satisfaction of our clients.

Lynn Loring, Regional Director of Business Development at EOS CCA, will oversee the overall processes and the quality control of the State of West Virginia Debt Collection contract. Ms. Loring has been in the collection business for 25 years, and will ensure that all expectations are exceeded. You can reach Ms. Loring at EOS CCA's corporate offices at 800-886-9177, extension 4180, via her mobile telephone at 781-771-7794, or via email at lynn.loring@eos-cca.com.

On behalf of our employees, I want to thank you again for extending the offer to EOS CCA to submit a collection services. We look forward to partnering with the various entities of the State of West Virginia.

Sincerely,

Paul E. Leary, Jr.
CEO

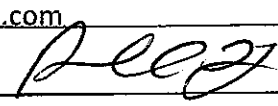


EOS CCA – With Head and Heart in Finance
700 Longwater Drive, Norwell, MA 02061

Telephone: 800-886-9177 www.eos-cca.com.com Fax: 781-681-4358
© 2010 EOS CCA

DEBT10 - PRICING PAGE**VENDOR MUST COMPLETE THIS SCHEDULE****THE FEE STRUCTURE SUBMITTED TO THE STATE OF WEST VIRGINIA IS
AS FOLLOWS:**

AGENCY	TYPE OF ACCOUNT	% OF AMOUNT COLLECTED
1. Colleges & Universities:	Per Debt	7.20%
2. Worker's Compensation:	Default Account	4.7%
3. WV Department of Tax and Revenue:	New Accounts	6.7%
	Levy Account - where our employee is instrumental in the preparation of the levies.	4.2%
4. Division of Environmental Protection:	Per Debt	7.25%
5. Other Spending Units:	Per Debt	7.2%
	Colleges	7.2%
6. Rate of Second Placement	Per Debt	11.5%
	Colleges	14%

BIDDER CONTACT INFORMATIONVendor: EOS CCABidder Name (Print): Paul E. Leary, Jr.Contact Name (Print): Lynn E. LoringPhone: 800-886-9177 Ext. 14180 Fax: 781-681-4358E-mail: lynn.loring@eos-cca.comBidders Signature: 



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
5

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

RFQ COPY

TYPE NAME/ADDRESS HERE

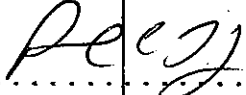
EOS CCA
 700 Longwater Drive
 Norwell, MA 02061

SHIP TO

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	UCP	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 X						
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 Paul E. Leary, Jr. Collecto, Inc. d/b/a EOS CCA COMPANY						

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'



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
6

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

VENDOR

RFQ COPY
 TYPE NAME/ADDRESS HERE
 EOS CCA
 700 Longwater Drive
 Norwell, MA 02061

SHIP TO

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
<p>.. September 7, 2010 .. DATE</p> <p>NOTE: THIS ADDENDUM ACKNOWLEDGEMENT SHOULD BE SUBMITTED WITH THE BID.</p> <p>REV. 09/21/2009</p> <p style="text-align: center;">NOTICE</p> <p>A SIGNED BID MUST BE SUBMITTED TO:</p> <p style="text-align: center;">DEPARTMENT OF ADMINISTRATION PURCHASING DIVISION BUILDING 15 2019 WASHINGTON STREET, EAST CHARLESTON, WV 25305-0130</p> <p>THE BID SHOULD CONTAIN THIS INFORMATION ON THE FACE OF THE ENVELOPE OR THE BID MAY NOT BE CONSIDERED:</p> <p>SEALED BID</p> <p>BUYER: FILE 42</p> <p>RFQ. NO.: DEBT10</p> <p>BID OPENING DATE: SEPTEMBER 8, 2010</p> <p>BID OPENING TIME: 1:30PM</p>						

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'



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

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7

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

RFQ COPY
 TYPE NAME/ADDRESS HERE

VENDOR

SHIP TO

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
PLEASE PROVIDE A FAX NUMBER IN CASE IT IS NECESSARY TO CONTACT YOU REGARDING YOUR BID: (781) 681-4358						
CONTACT PERSON (PLEASE PRINT CLEARLY): Lynn Loring						
***** THIS IS THE END OF RFQ DEBT10 ***** TOTAL:						

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'

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

VENDOR

Spending Unit: _____

Company Name: Collecto, Inc. d/b/a EOS CCA

Signed: _____

Signed: *Peeg*

Title: _____

Title: CEO

Date: _____

Date: September 7, 2010

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: Collecto, Inc. d/b/a EOS CCA

Authorized Signature: *Paul E. Leary, Jr.* Date: September 7, 2010

State of Massachusetts Paul E. Leary, Jr.

County of Plymouth, to-wit:

Taken, subscribed, and sworn to before me this 7th day of September, 2010.


My Commission expires April 5, 2013.

AFFIX SEAL HERE

NOTARY PUBLIC *Linda M. DiLorenzo*

Linda M. DiLorenzo

my Commission expires 11/28/14

 The Commonwealth of Massachusetts
William Francis Galvin
Secretary of the Commonwealth

Linda M. DiLorenzo

Purchasing Affidavit (Revised 12/15/09)

is a duly appointed Notary Public

of the

Commonwealth of Massachusetts

November 28, 2014

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: Paul E. Leary, Jr.

Signature: *Paul E. Leary, Jr.*

Title: CEO

Date: September 3, 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. Whitfield*
DEPUTY ATTORNEY GENERAL



Section 2 – Executive Summary

INTRODUCTION

The EOS CCA contact for all matters related to this proposal is:

Lynn Loring
Regional Director of Business
Development
800-886-9177, ext. 4180
Fax: 781-681-5196
lynn.loring@eos-cca.com

EOS CCA welcomes the opportunity to respond to the State of West Virginia's request for proposal for debt collection services.

EOS CCA also desires to serve the State of West Virginia with a proven approach to debt collection that generates maximum return to the state agencies and political subdivisions and also makes it easy for you to do business with us. EOS CCA is recognized for its exceptional commitment to client service, and we feel confident that our resources and techniques will provide the State of West Virginia the best overall results of any agency.

EOS CCA was incorporated on January 9, 1991 in the Commonwealth of Massachusetts. Several of EOS CCA's upper management team have been with EOS CCA since its inception and have transformed EOS CCA into a leader among national and international accounts receivable management corporations with an annual average growth rate of between 25-30%.

A 2001 merger of resources with EOS, one of Europe's largest accounts-receivable outsourcing companies, expanded EOS CCA's presence worldwide. EOS employs over 4,200 professionals in the United Kingdom, Germany, and other principal countries in Europe. EOS CCA, as the EOS United States Recovery Management Division, is part of a truly international single-source solution partner for accounts receivables management and responsive customer care, with unmatched global resources and experience.

EOS CCA is a recognized leader in account-recovery. EOS CCA recovery teams managed over \$5 billion in accounts placed in 2009 for state and federal government contracts, higher education, healthcare, commercial, telecommunications, and banking.

EOS CCA's ongoing investment in technology has resulted in a customized system that links all of our call centers for rapid resource deployment and optimal contract execution. Enhanced by industry-



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Telephone: 800-886-9177 www.eos-cca.com.com Fax: 781-681-4358

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The address for Debt Collection Services Contract for the State of West Virginia will be:

EOS CCA
700 Longwater Drive
Norwell, MA 01061
Toll Free: 800-886-9177
Fax: 781-681-5196
www.eos-cca.com



leading technical resources, EOS CCA has the organizational structure to produce maximum results and exceptional client service in a complaint-free environment.

EOS CCA is fully qualified and authorized to provide comprehensive, diligent, and innovative services to the State of West Virginia. All aspects of the State of West Virginia's debt collection contract, including collections, skip-tracing, data processing, accounting, reconciliation, and management and control of the contract will be at our corporate headquarters located in Norwell, Massachusetts.

EOS CCA's headquarters are where some of our most experienced client service managers, key account coordinators, IT staff and Collectors are. Most of our government and education contracts are worked in our Norwell office and all personnel assigned to the State of West Virginia's debt collection services contract will be pulled from this pool of highly trained professionals.

This Executive Summary provides an overview of EOS CCA's relevant experience, financial strength, and program plan. These areas are covered in more detail throughout the entirety of this proposal response.

OPERATIONS PROFILE

EOS CCA started out as a one-person operation in 1991, and now just 19 years later, EOS CCA employs over 900 people, including over 600 permanent collectors with annual sales in 2009 of \$4.75 billion. Sales of \$5.5 billion are expected in 2010.

EOS CCA's organizational structure and wealth of resources support nationwide coverage. EOS CCA has seven regional centers across the country and we are prepared to handle any level of inbound and outbound communications, to manage sudden increases of account-placement volume, and to respond rapidly to unexpected client needs with superior client service.

In February 2001, the agency became the US debt-management arm of EOS, one of Europe's largest accounts-receivable outsourcing companies, a company which employs over 4,200 professionals in the United Kingdom, Germany and elsewhere throughout Europe.

EOS Holdings, (USA) Inc. holds 100% of EOS CCA stock. The address of EOS, EOS CCA, and the directors and officers is:



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EOS Holding (USA) Inc.	
700 Longwater Drive, Norwell, MA 02061	Toll Free: 1-800-886-9177

Directors and Officers

Hans Werner Scherer	Director Chairman
Paul E. Leary, Sr.	Founder/Director
Paul E. Leary, Jr.	CEO/Director

Paul E. Leary, Jr., President and Chief Operating Officer, EOS CCA
Candice O'Brien, Senior Vice President, Strategic Business Development, EOS CCA
Brittiany Leary, Senior Vice President of Operations, EOS CCA

The officers of the company, responsible for its day-to-day operations and EOS CCA's success, are:

Paul E. Leary, Jr., President and Chief Operating Officer
Candice E. O'Brien, Senior Vice President, Strategic Business Development
Brittiany Leary, Senior Vice President of Operations





Key Management

Paul Leary Jr. is the President and CEO of EOS CCA, and is assisted by key personnel who have been with the company since it started 19 years ago. Through dynamic leadership and an unwavering commitment to client service, EOS CCA continues its record of corporate growth. From January 2000 to December 2009, we have more than tripled our staff

Candice E. O'Brien, Senior Vice President, Strategic Business Development, with EOS CCA since 1994, has extensive experience in management, operations, analytics and strategy development. Most recently, she was VP of Operations, where she was a leader to the Quality Assurance Team, Analytics and Strategy Department, and all the Regional Recovery Centers, creating a proactive culture within these departments that is client-focused and solution-driven. Currently, Ms. O'Brien is focused on providing customized solutions to attain our goal of exceeding our clients' expectations. She has a Master's degree in Business Administration, held a lead faculty position with the University of Phoenix, is the Membership Chair and a Director of a division of ACA's Collectors Association and sits on SoundBite's Collection Advisory Board.

Brittiany Leary, Senior Vice President, Operations, has been with EOS CCA since 1996 and is currently responsible for the overall operations of the U.S. Department of Education contract. The ED contract is a 200-plus operation and one of the most competitive in our industry. Ms. Leary previously held the position of Eastern Regional V.P. of Operations and has experience in Finance, Client Services, and ACA Healthcare. She holds a BS in Finance from the University of Tampa.

Lynn Loring has 25 years of experience in the collection industry, 15 of them with EOS CCA, and she would be the Project Manager for the State of West Virginia's Debt Collection contract. Ms. Loring has served as the Project Manager for the Commonwealth of Massachusetts Debt Collection contract, as well as The State of Oregon, The State of South Carolina, EdFund, and several other major collection contracts

A summary of all other key managers' backgrounds, experiences, and responsibilities can be found on the following pages.



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Resumes of Key Personnel

Paul Leary, Jr., Chief Executive Officer (17 years of experience; all with EOS CCA)

Paul Leary, Jr. became EOS CCA's Chief Executive Officer in April 2001. Responsible for the ultimate oversight of all regional operations, corporate recoveries, IT, finance, and project coordination, he served as the company's president for six years. Prior to joining EOS CCA in 1993, Mr. Leary participated in the financial management and analysis of a \$100 million aerospace facility for General Electric. Mr. Leary is a graduate of Boston University.

Candace E. O'Brien, Sr. Vice President, Strategic Business Development (16 years of experience; all with EOS CCA)

Candice E. O'Brien, Senior Vice President, Strategic Business Development, with EOS CCA since 1994, has extensive experience in management, operations, analytics and strategy development. Most recently, she was VP of Operations, where she was a leader to the Quality Assurance Team, Analytics and Strategy Department, and all the Regional Recovery Centers, creating a proactive culture within these departments that is client-focused and solution-driven. She has a Master's degree in Business Administration, held a lead faculty position with the University of Phoenix, is the Membership Chair and a Director of a division of ACA's Collectors' Association and sits on SoundBite's Collection Advisory Board.

Brittiany Leary: Senior Vice President of Operations (14 years of experience; all with EOS CCA)

Brittiany Leary, Senior Vice President, Operations, has been with EOS CCA since 1996 and is currently responsible for the overall operations of the U.S. Department of Education contract. The ED contract is a 200-plus operation and one of the most competitive in our industry. Ms. Leary previously held the position of Eastern Regional V.P. of Operations and has experience in Finance, Client Services, and ACA Healthcare. She holds a BS in Finance from the University of Tampa.





Peter Doolan: Corporate Vice President of Business Development (over 20 years of experience; 15 years with EOS CCA)

Peter Doolan, with more than 20 years of experience in the higher education collection industry, is an expert at guiding large higher-education portfolios and knows how to ensure that EOS CCA client expectations are not only met, but exceeded. Mr. Doolan's management experience was honed at American Credit & Collections (Payco Acquisition), Wiley Manufacturing, General Dynamics Corporation, and Bethlehem Steel Corporation. Mr. Doolan earned a B.S. and M.B.A from Northeastern University.

Lynn Loring: Regional Director of Business Development (25 years experience; 15 years with EOS CCA) – Project Manager for the State of West Virginia

Lynn Loring, Director of Business Development, has 25 years of experience in Higher Education collections, marketing, client service, and personnel coordination, and has been employed with EOS CCA for 15 years. Ms. Loring has overseen several large higher education contracts including the Commonwealth of Massachusetts Debt Collection Contract, State of Rhode Island Collection Services Contract, as well as several other colleges and universities, and has managed numerous multi-million dollar contracts for other organizations. Ms. Loring has the experience and knowledge to effectively be the Project Manager for the State of West Virginia debt collection services contract.

Mark Alves, Vice President of IT (20 years of experience; five (5) with EOS CCA)

Mark Alves has over 20 years of diverse leadership experience in various business environments. Mr. Alves has a proven record of interfacing with higher education clients such as the U. S. Department of Education and EdFund and leading IT teams to achieve business results in all stages of systems development, and has an intimate knowledge of project management, the migration of legacy systems, and business process engineering. Mr. Alves was chosen to head our IT Department largely because of his strong personnel management skills in system/network administration and software development, and because EOS CCA clients have made special efforts to compliment his work and his interaction with client personnel. Mr. Alves earned a B.S. at Westfield State College, and his M.S. in Management Information Systems (MIS) at Bentley University.





Susan Giordano, Director of Compliance and Risk Management (11 years of experience; six with EOS CCA)

Susan Giordano is an attorney and our in-house counsel. Ms. Giordano makes sure we are in compliance with all laws and regulations and oversees all regulatory and licensing issues, litigation and professional liability matters, review and approval of contracts and leases on behalf of the company, and serves as our HIPAA Privacy Officer. Ms. Giordano is a graduate of Bentley University and Boston College Law School.

Steve Masters: Eastern Regional Vice President, Operations (over 20 years of experience, 6 with EOS CCA)

Steve Masters, Eastern Regional Vice President of Operations, is responsible for contract collection results. Mr. Masters is a proven industry veteran with over 20 years of call center management experience with such companies as Outsourcing Solutions, Inc., and as an outside consultant specializing in first party programs. Mr. Masters has also managed first-party Student Default Prevention and third-party Bad Debt Student Loan recovery portfolios.

Bob McGonigle: Regional Director, Norwell Core Operations (8 years of experience, all with EOS CCA)

Bob McGonigle was recently promoted to Director of Norwell Core Operations, after successfully managing the U.S. Asset Management Recovery Group for the past two years. Mr. McGonigle, who has been with EOS CCA since 2002, previously managed the Norwell, Massachusetts core collection group. Mr. McGonigle will ensure superior collection results for the State of West Virginia Department of Administration.

Danielle Favazza, Director of Operations for Default Prevention and Government Contracts (20 years experience; 10 years with EOS CCA)

Danielle Favazza, Director of Operations for Default Prevention and Government Contracts, has some twenty years of collection industry experience, half of it with EOS CCA. Her collection and supervisory





experience includes working in a number of different vertical markets, including government, education, communications, and healthcare. Previously, she held the positions of Training and Audit Manager / Operations Manager and Director of Operations on the U.S. Department of Education contract. In these positions, she implemented work flows, standard operating procedures, and recovery strategies. Ms. Favazza will monitor recovery team techniques to ensure that the State of West Virginia's compliance requirements and recovery objectives are met.

Patty Justice: Manager, Recovery and Operations Services (20 years of experience; 11 with EOS CCA)

Patty Justice, Manager of Recovery and Operations Services, has over 20 years experience within the collection industry with a concentration in Higher Education. Ms. Justice has been with EOS CCA for 11 years and has held prior position as the Corporate Director of Client Services and Legal Coordinator. Her experience encompasses all aspects of project operations including managing, organizing, and scheduling contract deliverables, implementing quality control procedures, overseeing work performed by project staff, and ensuring client satisfaction.



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OVER 16 YEARS OF SUCCESSFUL PERFORMANCE FOR GOVERNMENT ENTITIES & HIGHER EDUCATION

We are a company large enough to provide comprehensive services at consistently high quality, but small enough to work closely with you on a personalized level.

Founded in 1991, EOS CCA provides quality services in accounts receivable outsourcing. Collection activities are our exclusive focus, and we presently serve government agencies within the following states:

• California	• Massachusetts
• Connecticut	• Pennsylvania
• Florida	• Rhode Island
• Illinois	• South Carolina

As demonstrated in the following chart, for state government contracts EOS CCA received approximately \$5 billion in placements in 2009 for various types of accounts, including overdue taxes, fines, levies, motor vehicle license fees and tickets, and lottery debt.

Placements Received for Collection in 2009 All EOS CCA Divisions		
	\$ Value of Accounts Assigned	Overall Percentage of Education Placements
Higher Education	1,843,127,849	36.3%
Government Contracts	1,563,100,051	30.8%
Telecommunications	643,577,313	12.9%
Medical	487,592,201	9.8%
Commercial	273,761,942	5.7%
Outsourcing	212,786,844	4.5%
TOTAL PLACEMENTS	5,023,946,200	100%

Since its inception, EOS CCA has been providing collection services to



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colleges and universities throughout the United States. In addition, EOS CCA also provides collection services to the U. S. Department of Education, four alternative debtor loan lenders and two guarantee agencies.

The following chart breaks down all education debt placed in 2009.

	# of Accounts Assigned	\$ Value of Accounts Assigned	Overall Percentage of Education Placements
Campus Based Receivables	36,588	73,725,115	4.0%
Private Lenders	59,408	118,697,433	6.44%
Guaranty Agencies	33,511	41,654,689	2.26%
Department of Education	1,918,412	1,609,050,612	87.3%
TOTAL HIGHER EDUCATION PLACEMENTS	2,047,919	1,843,127,849	

Our message of quality services is focused on our commitment to providing true service to both you and your debtors at the level of the individual. This is what makes our message and our method unique in the collection industry.

FINANCIALLY STRONG AND STABLE

EOS CCA has the financial resources to maintain a consistently intense debt collection recovery project. We have the personnel, technical support, and infrastructure to handle any unexpected events over the life of the contract.

In addition to having experienced personnel who provide our clients with knowledgeable, ethical and efficient collection efforts, EOS CCA is a financially strong, privately-held company that can dedicate the resources necessary to generate maximum recoveries throughout the life of any contract. EOS CCA is a company with impressive financial security that is documented in our audited financial statements with:

- \$55 million in revenue for our last fiscal year
- Average annual growth rate between 25 to 30%

The financial assets and resources of EOS CCA have allowed us to effectively start-up and maintain the U. S. Department of Education



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collection contract including space, work stations, Ontario FACS terminals and telephone systems for 200 additional employees.

Upon request, EOS CCA will provide copies of our audited financial statements on an annual basis to the State of West Virginia.

A PROGRAM PLAN FOR MAXIMIZING RETURN, DELIVERING QUALITY SERVICES, AND MAINTAINING FULL REGULATORY COMPLIANCE

EOS CCA will develop a customized and effective debt collection recovery plan for each state department and agency.

EOS CCA proposes to provide debt collection recovery services to all of the state agencies and political subdivisions of the State of West Virginia that meet or exceed prescribed levels of performance. We will diligently pursue all debt collection methods available on all referred accounts, regardless of the age, amount, or type of debt.

EOS CCA is a diversified collection agency providing services for many different industries. To provide outstanding services and recoveries, EOS CCA has divisions for each industry we serve, which include dedicated client service representatives, collection staff and management.

EOS CCA proposes to provide professionally trained personnel from each of our divisions to meet the needs of all of the state agencies and political subdivisions of the State of West Virginia.

At a minimum, EOS CCA will use our **Government Collection Division, Tax Recovery Division** and the **Higher Education Division**.

EOS CCA's detailed collection plan is in Section III of this proposal.

EOS CCA OFFICE RESOURCES

EOS CCA has the necessary resources to immediately begin and maintain a successful relationship with the State of West Virginia.

EOS CCA's organizational structure and wealth of resources support nationwide coverage. In addition to our Headquarters, EOS CCA has seven (7) regional centers across the country and we are prepared to handle any level of inbound and outbound communications, to manage sudden increases of account-placement volume, and to respond rapidly to unexpected client needs with superior client service.

EOS CCA employs nearly 1,000 people, including over 600 permanent



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full-time collectors, with annual sales for 2009 of nearly \$5 billion dollars.

While headquartered in Norwell, Massachusetts, EOS CCA is truly an international accounts receivable management company with unmatched global resources and unmatched debt-collection experience.

<u>Corporate Headquarters</u> EOS CCA 700 Longwater Drive Norwell, MA 02061 Toll Free: 800-886-9177 Fax: 781-681-4340	<u>Healthcare Regional Center</u> EOS CCA 20 Minuteman Way Brockton, MA 02301 Toll Free: 866-812-4222 Fax: 508-584-2359
<u>Midwestern Regional Center</u> EOS CCA 8201 West 183rd Street Tinley Park, IL 60487-9220 Toll Free: 800-700-0220 Fax: 708-342-2498	<u>Mountain Regional Center</u> EOS CCA 7900 E. Union Ave. 3rd Floor Denver, CO 80237 Toll Free: 800-321-1108 Fax: 720-529-9845
<u>New York Regional Center</u> EOS CCA 300 Canal View Blvd., Suite 130 Rochester, NY 14623 Toll Free: 800-947-6770 Fax: 585-256-2238	<u>Southwestern Regional Center</u> EOS CCA 4099 McEwen Road, Suite 700 Dallas, TX 75244 Toll Free: 800-388-4704 Fax: 972-661-2487
<u>Western Regional Center</u> EOS CCA (formerly California Service Bureau) 9 Commercial Blvd., Suite 201 Novato, CA 94949 Toll Free: 800-268-9806 Fax: : 415-892-6422	

COMMITMENT TO PARTNERSHIP

EOS CCA's activities are guided by our EOS CCA mission statement:

To provide receivable services of the highest ethical and moral standards, to accomplish unparalleled results anchored by a philosophy of performance and client commitment, and to provide personal growth and opportunity to all

EOS CCA's mission is to partner with the State of West Virginia. EOS CCA will serve each department and agency of the State of West Virginia by tailoring our resources – personnel, collection systems, finances, and customized programs to each department or agency's organizational mission, vision, structure, and processes.

EOS CCA's 19-year record of performance success has a solid foundation in the values shared by associates across the country: Integrity, Commitment to Clients, Exceptional Work Ethic, Teamwork, Respect for Individuals, Diversity and Equal Opportunity. In our corporate culture, these are more than mere words: they are the guiding



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our staff.

principles of every individual and corporate activity.

These values inspire the way EOS CCA serves clients who rely on EOS CCA professionals for quality results, timely and accurate communications, and full regulatory compliance. With a collection strategy, performance-driven culture, and common mission, EOS CCA demonstrates that excellence, integrity and commitment go along with success and growth.





Section 3 – Minimum Qualifications

PREVIOUS EXPERIENCE

EOS CCA has extensive experience with State Government Contracts and can immediately and effectively provide the State of West Virginia with collection services.

EOS CCA provides superior debt recovery services to over 1000 clients nationwide, covering all 50 U.S. states, Puerto Rico, and Guam. We are positioned with the automated recovery resources and legal network necessary to provide the very best local, national and global services.

Over **\$5 billion** was placed with EOS CCA from the following major markets:

<u>Government Contracting</u>	Federal, State and Local. Taxes, child-support, fines and fees.
<u>Education</u>	Campus-Based Loan Programs, Debtor Receivables and Federal and State Guaranty Agencies
<u>Healthcare</u>	Hospitals and Physicians' Practices
<u>Insurance</u>	Deductibles, Workman's Compensation, and Subrogation
<u>Retail and Banking</u>	Loan and Credit Card Collections
<u>Telecommunications</u>	Landline and Wireless

EOS CCA is well versed in meeting the needs of a multi-department collection contract. With EOS CCA's experience in managing large State Government Contracts encompassing state departments and offices as well as colleges and universities, we can immediately begin to provide collection services to all entities of the State of West Virginia.

Often, when working with state governments, we serve many different entities simultaneously. Each entity is treated as a separate client and receives an individual effort to match its operating processes, standards, and special needs.



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EOS CCA has been providing collection services to colleges and universities and to federal, state, and local governments since 1991. Several clients, including the Commonwealth of Massachusetts, began partnerships with EOS CCA in the early 1990's, and remain clients today.

Within the **Government Collection Division**, EOS CCA has extensive experience with collecting public sector debt, including:

- Workers Compensation
- Motor Vehicle License Fees and Tickets
- Environmental Fines
- Insurance Subrogation
- Various State Fines, Levies, and Judgments
- Child Support
- Tax and Revenue
- Lottery Debt
- Overdue Taxes:
 - Excise/Auto Taxes
 - Property Tax
 - Personal Income
 - Withholding
 - Corporate

The **Higher Education Collection Division** has highly professional individuals with extensive training in the federal regulations governing the various federal student loan programs and experience in recovering all student debt. EOS CCA has been recovering all debtor debt types, including tuition and fees, campus-based federal student loans and institutional loans since 1991.

In addition to providing collection services to the U. S. Department of Education, four alternative student loan lenders and two guarantee agencies, EOS CCA currently provides collection services to over 70 colleges and universities located throughout the United States.



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REFERENCES – STATE AGENCIES & DEPARTMENTS

<p>Massachusetts Department of Revenue</p>	<p>Contact Person Name: Allan Willard, Quality Assurance Program Manager</p> <p>Address: 100 Cambridge Street Chelsea, MA 002114</p> <p>Phone: 617-887-6634</p> <p>E-mail Address: Willard@dor.state.ma.us</p>
<p>Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing collection services for the Massachusetts Department of Revenue since June 2003. EOS CCA provides collection services for highway damage.</p>	
<p>Connecticut Department of Administrative Services</p>	<p>Contact Person Name: Kathy Sobieski, Manager, Delinquent Accounts</p> <p>Address: 165 Capital Avenue Hartford, CT 06106</p> <p>Phone: 860-713-5459</p> <p>E-mail Address: KathleenSobieski@CT.gov</p>
<p>Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing services to the CT Department of Administrative Services since July 2004 to collect on out of state unemployment taxes.</p>	
<p>Massachusetts State Lottery Commission</p>	<p>Contact Person Name: Michael Paull, Finance Dept.</p> <p>Address: 60 Columbian Street Braintree, MA 02184</p> <p>Phone: 781-849-5555</p> <p>E-mail Address:</p>
<p>Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing personal property tax collection services for the Massachusetts State Lottery Commission since November 2004.</p>	





REFERENCES – HIGHER EDUCATION

University of Massachusetts System	Contact Person Name: Elizabeth Reardon, Collection Officer Address: 406B Hicks Way Amherst, MA 01003 Phone: 860-713-5459 E-mail Address: ereardon@admin.umass.edu
Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing pre-collection, collection services, and litigation services to the University of Massachusetts since 1991.	
Florida State College	Contact Person Name: Darlene Pike, Bursar Address: 501 West State Street Jacksonville, FL 32202 Phone: 904-632-3253 E-mail Address: dpike@fccj.edu
Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing collection and litigation services for Florida State College for the past five years.	
Saint John's University	Contact Person Name: Patrick Breen, Bursar Address: 8000 Utopia Parkway Jamaica, NY 11439 Phone: 718-990-6182 E-mail Address: pbreen@stjohn.edu
Types of Supplies/Services Provided and Dates Provided/Contracted: EOS CCA has been providing collection and legal services to St. John's University since 1999.	





LICENSES, BONDS AND INSURANCE

EOS CCA maintains the necessary licensing, bonding and certifications to effect collections in all U. S. states, Guam, Puerto Rico, and the Virgin Islands and has never been denied a license or license renewal. The following is a copy of EOS CCA's Business Registration for the state of West Virginia.

2009	WEST VIRGINIA STATE TAX DEPARTMENT	2011
BUSINESS REGISTRATION CERTIFICATE		
ISSUED TO: COLLECTO INC DBA COLLECTION COMPANY OF AMERICA 700 LONGWATER DR 2ND FL NORWEL, MA 02061		
BUSINESS REGISTRATION ACCOUNT NUMBER:		1006-3800
This certificate is issued for the registration period beginning:		July 1, 2009
This certificate is valid until:		June 30, 2011
This business is licensed as a collection agency.		
<i>This business registration certificate is issued by the West Virginia State Tax Commissioner in accordance with Chapter 11, Article 12 of the West Virginia Code.</i>		
<i>The person or organization identified on this certificate is registered to conduct business in the State of West Virginia at the location above.</i>		
This certificate is not transferrable and must be displayed at the location for which issued.		
ENGAGING IN BUSINESS WITHOUT CONSPICUOUSLY POSTING A WEST VIRGINIA BUSINESS REGISTRATION CERTIFICATE IN THE PLACE OF BUSINESS IS A CRIME AND MAY SUBJECT YOU TO FINES PER W. VA. CODE § 11-9.		
TRAVELING/STREET VENDORS: Must carry a copy of this certificate in every vehicle operated by them. CONTRACTORS, DRILLING OPERATORS, TIMBER LOGGING OPERATIONS: Must have a copy of this certificate displayed at every job site within West Virginia.		
<small>SLC07 v.20 12/17/04/05/06/4</small>		



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A complete list of licenses, certificates and registration numbers can be found in Section 6 of this proposal. At the request of the State of West Virginia, EOS CCA will provide actual copies of each individual license or certificates held that are required at the local, state, and federal levels in the course of performance of provided services to the State of West Virginia.

A copy of EOS CCA's ACORD Insurance Certificate reflecting EOS CCA's insurance coverage and providers can be found on the following page.

Upon notification of contract award, EOS CCA will have the State of West Virginia, including state agencies and political subdivisions listed as additional insureds. In addition, upon notification of award EOS CCA will obtain and maintain surety bonds in the amount of \$5,000 for the State of West Virginia and will obtain a surety bond in the amount of \$5,000 for each state agency or political subdivision that utilizes EOS CCA for collection services.



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ACORD CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 7/8/2010
PRODUCER (617)472-3000 FAX: (617)472-7248 Burgin, Platner, Hurley Insurance Agency, LLC 14 Franklin St.		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.
Quincy MA 02169	INSURERS AFFORDING COVERAGE	
INSURED Collecto, Inc., DBA: EOS CCA 700 Longwater Drive	INSURER A: Valley Forge Insurance	NAIC # 20508
Norwell MA 02061	INSURER B: National Fire Insurance	20478
	INSURER C: Continental Casualty	
	INSURER D:	
	INSURER E:	

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

INSR (ADD'L LTR. INSR)	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY	B2082495423	1/30/2010	1/30/2011	EACH OCCURRENCE \$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY				DAMAGE TO RENTED PREMISES (EA OCCURRENCE) \$ 100,000
	<input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR				MED EXP (Any one person) \$ 10,000
					PERSONAL & ADV INJURY \$ EXCLUDED
					GENERAL AGGREGATE \$ 2,000,000
					PRODUCTS - COM/POP AGG \$ 2,000,000
B	AUTOMOBILE LIABILITY	SAP2087740942	9/20/2009	9/20/2010	COMBINED SINGLE LIMIT (EA accident) \$ 1,000,000
	<input type="checkbox"/> ANY AUTO				BODILY INJURY (Per person) \$
	<input type="checkbox"/> ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
	<input type="checkbox"/> SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident) \$
	<input checked="" type="checkbox"/> HIRED AUTOS				
<input checked="" type="checkbox"/> NON-OWNED AUTOS					
	GARAGE LIABILITY				AUTO ONLY - EA ACCIDENT \$
	<input type="checkbox"/> ANY AUTO				OTHER THAN AUTO ONLY: EA ACC \$
					AGG \$
C	EXCESS/UMBRELLA LIABILITY	B2052072405	1/30/2010	1/30/2011	EACH OCCURRENCE \$ 4,000,000
	<input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE				AGGREGATE \$ 4,000,000
	<input type="checkbox"/> DEDUCTIBLE				
	<input checked="" type="checkbox"/> RETENTION \$ 10,000				
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY				WC STATUTORY LIMITS \$
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?				OTHER \$
	If yes, describe under SPECIAL PROVISIONS below				E.L. EACH ACCIDENT \$
					E.L. DISEASE - EA EMPLOYEE \$
C	OTHER E&O Coverage	425166597	7/1/2010	7/1/2011	Limit: \$1,000,000
	Fidelity	104917601	4/1/2010	4/1/2011	Limit: \$4,000,000

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS
 Evidence of Insurance

CERTIFICATE HOLDER	CANCELLATION
For Proposal Purposes Only	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.
	AUTHORIZED REPRESENTATIVE K Besse, CIC, CISR/CC <i>[Signature]</i>





Section 4 – Collection Methodology & Procedures

EOS CCA'S COLLECTION METHODOLOGY

EOS CCA will develop a customized and effective debt collection recovery plan for each state department and agency.

EOS CCA is a diversified collection agency handling several debt portfolios. To effectively provide outstanding services to our clients, EOS CCA maintains dedicated divisional departments for each portfolio type. Within each of the divisional departments, EOS CCA has dedicated professional staff members – from Collectors to vice presidents – who will work a specific portfolio type and no other business. EOS CCA never crosses responsibilities of the divisional departments.

The State of West Virginia's Debt Collection Services accounts will be placed within two of EOS CCA's divisions; the **Government Collection Division** and the **Higher Education Collection Division**. These two divisions are both located at EOS CCA's headquarters in Norwell, Massachusetts.

EOS CCA proposes to provide debt collection recovery services to all of the departments and agencies of the State of West Virginia that meet or exceed prescribed levels of performance. We will diligently pursue all debt collection methods available on all referred accounts, regardless of the age, amount due, or account status.

EOS CCA's methods and procedures fully comply with the ethics and standards of the American Collectors Association as well as with all federal, state and local regulations affecting collections.

With EOS CCA's extensive training, experienced staff, technical capabilities, internal structure, and resources EOS CCA can provide outstanding collection results for the State of West Virginia.

Throughout the life of the contract, EOS CCA will continue to modify the strategic work plan as needed in order to maintain maximum results for the State of West Virginia.

EOS CCA will create and maintain unique and specific Client Numbers for each department and agency and for each program(s), and placement



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tier. This approach allows EOS CCA to assign specific debt collection accounts to specific departments and provides an unlimited access to customized reports and allows any state department, agency or the State of West Virginia to follow the placements and recoveries on a micromanagement level.

EOS CCA will provide separate reports for each department's program(s); provide a summary report combining all activity, or both, on a quarterly basis. Reports can be provided in a variety of sort orders such as social security number, debtor name or placement date and can be provided in any media requested.

EOS CCA can provide the State of West Virginia a full range of collection services at consistently high quality. Available core services include, but are not limited to, the following:

- Customized pre-collection call campaigns
- Customized pre-collection letter campaigns
- Billing services
- Data preparation activities
- Outgoing calls to debtors, with emphasis on "Prime Time"
- Receiving incoming calls from debtors (using a contract-specific "800" number)
- Sending demand letters to debtors
- Managing payment arrangements
- Skip tracing bad phone numbers and/or addresses (including place of employment, references, and credit lines)
- Using unattended dialer activity to increase call-backs and contacts
- Legal recommendations/services
- Credit Bureau reporting
- Standard and specialized management reports

Minimum work standards include written demand notices followed by a series of telephone contacts.

Minimum work standards include written demand notices followed by a series of telephone contacts as well as comprehensive skip-tracing. Services will meet compliance requirements of the state and federal levels. Reporting and payment processing will meet strict standards of timeliness and reliability.



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Telephone Communication

A Collector's daily telephone procedures will be monitored by the unit supervisor

After daily unit and individual meetings to discuss goals, objectives and special situations, collection activity will begin. Each day, the Collector will work account files in the following sequence:

- **Broken promises to pay.** The Collector always handles these accounts first, sending out a broken-promise letter to the debtor and making daily attempts to reach these debtors. Once contact is renewed, the Collector stays in regular contact with the debtor until payments are back on schedule.
- **Files not yet worked that were received within the previous 24 hours.** All new files receive an initial dunning notice, are placed within a work queue within one day of receipt, and Collectors will begin attempting to reach the debtors by telephone to discuss their defaulted debtor loan.
- **Files that need specific time and date follow-up**—an automated function that ensures full due-diligence compliance.
- **Collector will then move into the ongoing active inventory until:**
 - All rescheduled/timed call-backs are worked;
 - All future promises are worked;
 - Active files scheduled for the day are worked; and
 - Files that need re-processing and require immediate attention are worked.
- **Files that must be worked in the evening** (No answer; three consecutive daytime contact attempts)

If accounts have telephone numbers, the Collectors make two attempts each week to reach the debtor, regardless of balance size.

If accounts have no telephone numbers, but do have good addresses where mail is being received, the collector will leave messages at places of probable receipt, as allowed by state and federal law.



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Example of Collector Call Script

To ensure customer-focused telephone techniques, EOS CCA collection representatives use a proven, approved call script and receive monitoring from supervisors. Collectors communicating with taxpayers in Spanish use a translated script. The following table presents a sample call script that Collectors use to ensure effective recoveries in compliance with applicable state and federal debt collection regulations.

Call Action	Sample Statements
1. Identify the debtor/verify current address	"Ms. Smith, this is a personal business call. To protect your privacy and to verify that I am speaking with the proper party, may I have the last four digits of your social security number?" "Will you please verify your address?"
2. Disclose collection information (including Mini-Miranda)	"Ms. Smith, my name is [Collection Representative]. I am calling from EOS CCA, regarding an overdue account you have with [the referring State agency] for the amount of \$375.00."
3. Pitch balance-in-full using an "urgency" method	"The balance in full is now due. We can accept payment via [state payment methods]. Which payment method would you like to use?"
4. Build rapport	"I understand."
5. Describe debtor's alternative sources of money for payment (e.g., banks, credit unions, credit cards, cash advance from employer, family/friends, etc.)	"I know of another person who was in a similar situation, and this is what s/he did..."
6. Explain consequences of not paying the debt	"We cannot let this debt go any further. To avoid possible further action and additional fees, can you make a payment today?"
7. In the event of a "Cross Call"	"Please hold one moment. I will get my supervisor to help us."



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Written Communication

All of EOS CCA's written communication is approved by our general counsel, the ACA, as well as the Massachusetts Banking Division.

In addition to telephone contact, EOS CCA will send out many written communications which are also subject to regulations. All letters are written in accordance with federal and state regulations and are approved by our corporate counsel.

Collection representatives can use the automated collection system to generate situation-appropriate letters. The sequence of letters reflects the stages of the collection process. The first notices explain that EOS CCA has received the debtor's account and debtors are informed of their legal rights.

The initial collection letter is sent to the debtor on the same day the account is received and additional collection letters are sent, at a minimum, every 30 days, or as necessary. Copies of EOS CCA's letter are available upon request.

Documentation of Attempted Work Effort

All activity performed by the Collector and any other EOS CCA staff member is fully documented on the FACS Collector screen, which provides full audit trail capability. At any time, you can review account information for a full understanding of activity performed on the account. This information includes both Collector activity as well as system-generated activity.

The following is a brief summary of information contained/ documented:

- Phone called made or received.
- Letters sent.
- Tactics or strategies used.
- Payments Promised.
- Bankruptcy information.
- Beneficiary information.
- Spousal information.
- Skip-trace documentation.
- Responsible party.
- Dispute information.
- Credit bureau reporting information, if applicable.





Skip Tracing

We skip trace all accounts regardless of age or balance.

As with all collection services we provide, EOS CCA's skip tracing procedures can be customized for each client to provide complete service and meet the Commission's needs. EOS CCA provides nationwide skip tracing both as part of the overall collection process and as a stand-alone service. Skip tracing is performed on all referred accounts, and sometimes Collectors repeat the entire process more than once.

At EOS CCA, skip tracing is primarily an automated function, ensuring the client of full compliance with the Privacy Act, HIPAA, the FDCPA, the Fair Credit Reporting Act, and all other applicable laws. Within 24 hours of account approval and system update, we initiate an automated search to obtain one or more of the following:

Correct residential address	Updated telephone number(s)	Contact information for near-bys or neighbors
Work phone	Contact information for relative	Other contact or identity verification data

In addition, manual and online reference to one or more of the following sources can be employed for qualifying accounts:

Accolaid	Directory Assistance	Credit Bureau Reports
Accurint	Metromail	Telephone Books





Back-up information supplied by Client	National Change of Address Database (NCOA)	Tax Assessors – to verify property ownership or possible landlord
Street Directories for Address and Nearbys	Registry, Department of Motor Vehicles (where available)	Voter Registration

EOS CCA absorbs the cost of using skip tracing tools, regardless of how many times the skip tracing tools are used for skip tracing purposes. Services such as Accolaid or Accurint charge sliding scale fees to EOS CCA depending upon how much information is requested. Naturally, with some types of accounts, more information, such as asset or business information, is necessary, for other accounts, just the right address and telephone number will suffice to enable the Collectors to contact the borrower and begin the communication, counseling, and support that will end up in resolving the debt.

Reports

EOS CCA will develop and provide any customized reports required by the State of West Virginia.

EOS CCA has eleven full-time computer programmers who can easily meet all the reporting requirements described in RFQ DEBT10. All reports required, and any other future reports, will be supplied to each state department or office in any media type requested and at whatever frequency desired.

Examples of EOS CCA's standard reports and remittance statements can be found in Section 7 of this proposal.

Toll Free Number & EOS CCA Office Hours

All debtors will be able to reach a collection representative from 8:00 a.m. to 9:00 p.m. Monday through Thursday and 8:00 a.m. to 5:00 p.m. on Friday and 8:00 a.m. to noon on Saturday. Debtors will be able to leave voice mail message for a call back if they call before or after office hours.





EOS CCA'S GENERAL COLLECTION PROCEDURES

EOS CCA works all accounts and all balances aggressively. We stress number of files worked and quality of that work to produce necessary recoveries and to reach collection goals. The following work standards will be used for this contract and modified as needed to match specific requirements and attain required performance standards.

In the EOS CCA collection approach, debtors reached under the provisions of this contract will be able to contact live collection representatives through letters, telephone (using a toll-free inbound line), and email.

We will achieve maximum liquidation will be achieved with the following features and strategies:

- Six-day workweek and full coverage during "Prime Time" hours (includes Saturdays and evenings)
- Account allocation for optimal collection representative workload and effectiveness of liquidation
- Frequent live phone contact and automated correspondence
- 8:1 collector-to-supervisor ratio, frequent phone monitoring and auditing of collectors
- Dedicated collection personnel
- Automated and tailored reports to allow monitoring of contract performance
- Skip tracing databases for high-speed, reliable searching and locating
- Use of auto-dialer to maximize contacts
- Proven talk-off procedures to counter objections to repayment
- Availability of bi-lingual collectors (English and Spanish)

To maximize the collection rates, EOS CCA's strategy consists of credit scoring of all account placed, allowing collectors to focus on a specific group of debtors with high credit scores. This approach has proven to have an immediate impact on recoveries. In addition, each collector will have a maximum of five-hundred (500) active accounts. Having a maximum five-hundred (500) active accounts, coupled with our low supervisor to collector ratio, the Ontario FACS system, dedicated collection personnel, and credit scoring allows EOS CCA to achieve the highest recovery rate possible.

With close supervision and assistance from the supervisors and managers, each account is worked each week with appropriate action being taken – two telephone calls per week, at least one appropriate dunning notice sent monthly and performing all necessary and appropriate skip tracing functions.



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EOS CCA's work plan is designed to ensure that we:

- 1) Meet all contract requirements
- 2) Provide superior collection results, and;
- 3) Create a positive experience for the debtor.

Collection Teams

EOS CCA's Collection Teams are second to none; with extensive training, experienced staff, and technical capabilities, EOS CCA will be ready to provide collection services for the State of West Virginia with no interruptions.

Each Collector assigned will receive files into a work queue with a maximum of five-hundred (500) active accounts. The collector, with assistance from the supervisors and managers, is responsible for all work within the work queue. This allows our management team to closely monitor the work standards and minimum performance requirements set forth by our clients.

Collector Experience

Due in large part to our dedicated collection professionals, EOS CCA has grown at an average annual rate of 30%. Bright, customer-focused individuals of all backgrounds choose to work for EOS CCA because the company is committed to providing all employees opportunities for professional and personal growth. New collection professionals continue to join the EOS CCA team, and some Collectors have a decade of EOS CCA collection experience.

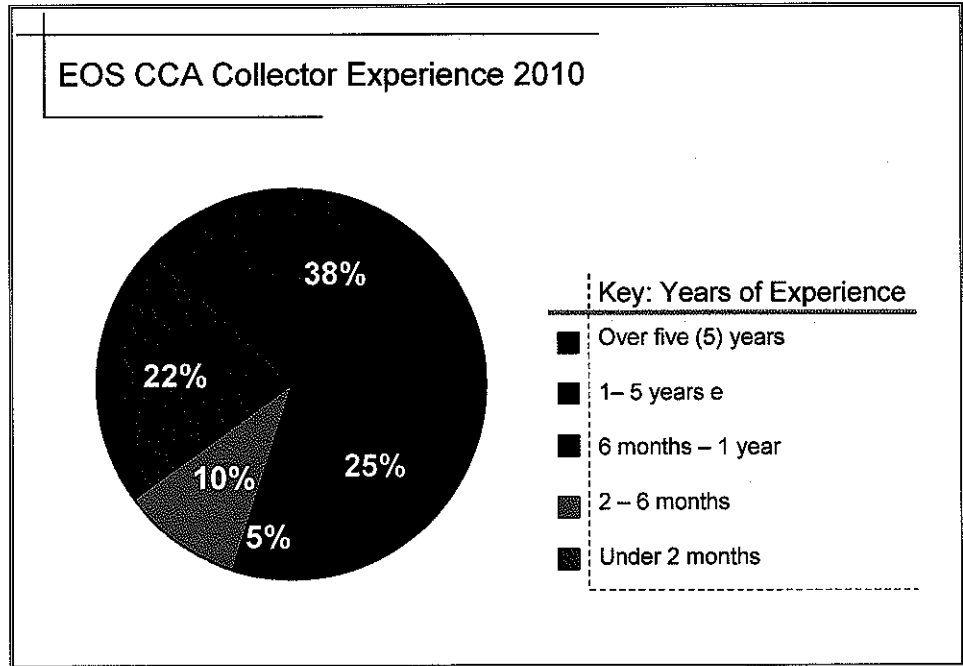
The following chart demonstrates EOS CCA's collector experience:

Bright, highly trained professionals will provide outstanding collection services for all state departments and offices.



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Collection Actions

EOS CCA's first objective is to receive immediate payment in full.

On all initial contacts, the Collector identifies the call as from EOS CCA, representing our client, the location, the debt, the original balance, the amount due and demand an immediate repayment of the full amount due and make appropriate arrangements. If that is not possible, the Collector functions in the adherence to the Repayment Schedule and Collection Guidelines. The Collector also notifies the debtor of proper mailing address, provides payment coupons, if needed, and insures that personal checks, postal money orders, ACH Payments, Western Union, MasterCard, Visa, wire transfer and certified checks are the only acceptable methods of payments. The Collector will instruct the debtor to make all checks payable to the creditor and provide mailing information for payments and correspondence.

If the initial collection attempt is not met with success, the collector schedules the debtor file for follow-up, not before three days and not longer than seven days from the date of initial contact. The collector is responsible for working the file and substantiating the status six times per 30 calendar days. If a file is in a suspended status, it will not be worked until EOS CCA has been notified to release the suspended status.



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Standard Collection Approach & Repayment Agreements

EOS CCA's initial account resolution will always be payment-in-full is due. For debtors who cannot or will not pay the account in full, EOS CCA accepts various repayment arrangements designed to liquidate balances in an efficient manner based upon the debtor's ability and willingness to pay. While our client's specific payment timing and payment amount criteria are factored into repayment arrangements designed.

For debtors who cannot or will not make payment in full, collectors will negotiate appropriate monthly payment plans on the balances due with consideration to the debtor's current finances, using the following standards:

- 1) One-third down with repayment of the balance due to cover a period of no more than six to twelve months.
- 2) If the first option is not possible, arrange for repayment of the entire balance due over the next six to twelve months.
- 3) If the first and second options are not possible, assess the debtor's financial status and set up an agreeable repayment plan.

All repayment agreements will be reviewed quarterly to reassess the debtor's current financial status and will make the necessary adjustments to their monthly promised payment amount.

For debtors with repayment agreements, collectors will send out monthly reminder notices for payment.

In the event of a broken promise, EOS CCA will send a reminder letter to the debtor and will make daily attempts until contact is made. Once contact is made, EOS CCA will stay in contact with the debtor until a new arrangement can be reached. Broken promises to pay are the first calls that a Collector will make in the morning.

Payment Methods

To achieve maximum recoveries and achieving successful repayment plans, EOS CCA offers a wide variety of payment methods to debtors including:

- Western Union Quick Collect
- Credit Cards



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- Post-Dated Checks (where legal)
- Pay-by-Phone (in-house check writer)
- Overnight Payments
- ACH Payments
- Walk-In

Collection Techniques for Government Departments

EOS CCA has over 16 years of government collections. EOS CCA receives in excess of \$1B in placements annually from our federal, state and local government clients.

EOS CCA's **Government Collection Divisions and Tax Revenues** are uniquely designed by having dedicated collectors for each type of debt placed. In addition to having specialized collectors addressing each debt type, each collector is assigned a work queue where accounts are placed for collections.

This work plan ensures our clients that each and every account is completely worked. Collectors will work each account within their queues regardless of age, balance or placement type.

Assisted by automated collection software, the Government Collection Division's collection professionals will make telephone calls from individual workstations. On all initial contacts, collection professionals do the following:

- Identify their calls as originating from EOS CCA, on your behalf
- Specify the debt, the original balance, and the amount due
- Ask for payment in full

When payment in full is not an option, the collector will follow the Standard Repayment Plan guidelines.

Collectors will meet *daily* to review the State of West Virginia's contract and to go over pertinent topics including daily, weekly, monthly and quarterly goals. They are monitored throughout their shifts and supervisors work in partnership with the project manager to ensure that each client's specific goals are met and that each client's accounts are worked as directed.

Service to debtors and our clients is at the core of EOS CCA's philosophy and approach to debt collection. Rather than interacting with debtors confrontationally – which only alienates them and fosters ill-will – EOS CCA's professional Collectors work with them to increase voluntary repayments and maximize successful account resolution.



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EOS CCA will customize collection programs for each entity of the State of West Virginia.

Our experience has taught us that combined with diligent follow-up; this approach consistently achieves high recovery rates and minimal complaints.

Collectors will solicit payment in full of the past due amount from the debtors by instructing the debtor of the amount due and providing the debtor with the necessary information regarding their repayment options.

EOS CCA's collection services for the State of West Virginia will include an intense call campaign using *Soundbite* to all accounts with a valid telephone number. The call campaigns can also be customized to meet the needs of each entity of the State.

Collection Techniques for Student Receivables

EOS CCA has pioneered a counseling approach to collections, whereby our collection representatives view and treat students appropriately as customers. We provide pragmatic counseling to resolve each student's obligations, and we receive very few complaints because of this approach. Our experience has taught us that this approach, combined with diligent follow-up, consistently achieves high recovery rates in a complaint-free environment.

Collectors will meet *daily* to review the college and university contract requirements and to go over pertinent topics including daily, weekly, monthly and quarterly goals. They are monitored throughout their shifts and supervisors work in partnership with the project manager to ensure that each client's specific goals are met and that each client's accounts are worked as directed.

In addition, EOS CCA's Higher Education Collection Division has specialized collection teams to address each type of student debt – receivables, pre-defaulted student loans and defaulted student loans.

Default Loan Work Approach- Optional Program for Schools of Higher Education

Each work plan at EOS CCA is designed to meet client expectations and goals. EOS CCA proposes to assign three primary teams; one team will receive accounts with active telephone numbers for immediate debtor contact, a second team will manage the repayment plans including loan rehabilitations and loan consolidations, and the third team will receive skip trace accounts. As the skip tracers locate the debtors, the accounts will be immediately transferred to a collector for account resolution.



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Collectors who work debtor loan accounts at EOS CCA have excellent negotiating skills and know how to explain the importance or repaying their debtor loans.

EOS CCA's collectors know how to review the debtor's loan status and effectively provide the necessary information to promote on-time monthly payments. The collectors will work with the debtor to resolve the delinquency via:

- Payment in full
- Provide information on the various loan consolidation programs available
- If the debtor cannot pay the account in full, and does not qualify for any loan consolidations, the collector will set up a repayment plan to pay the account in full in the shortest period of time (under twelve months)
- Provide information on loan rehabilitation

Maintaining Balances Due

EOS CCA has an excellent reputation in maintaining balances due.

EOS CCA is highly knowledgeable concerning the intricacies of maintaining the correct balance due on all accounts placed for collections. When appropriate, EOS CCA typically reconciles our figures with those of our client's on a monthly basis. Any inconsistencies are included in an Exception Report and adjustments are made appropriately. Monthly or even weekly reconciliation reports can be provided for even greater accuracy if required by the any of our clients.

EOS CCA will increase the past due principle, interest, fees and collection cost on a monthly basis. This will allow for accurate payment in full of the debtors past due amount. EOS CCA will also update the entire balance due on a monthly basis.

Interest Accrual

EOS CCA has a full understanding of assessing the appropriate interest rates, updating the interest amount due from the debtor, and adjusting interest rates when appropriate. EOS CCA's Ontario FACS system will automatically update debtor's interest due every thirty (30) days, or if a debtor makes a payment prior to the next scheduled interest/fee update, FACS will calculate the interest due and update prior to posting the payment received.

Pay-off Figures

Prior to quoting a final pay-off figure to any debtor, EOS CCA will contact the



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appropriate contact at each client to confirm the exact amount due but will accept responsibility for any inaccuracies that may arise. Any inaccurate final pay-off figures quoted by EOS CCA, without consulting the OAC department or office, will be the sole responsibility of EOS CCA.

Overpayments

EOS CCA will forward all overpayments received to the college or university with an explanation of the overpayment. EOS CCA understands it will not be entitled to any fees on overpayments.

Credit Bureau Reporting

At each agency or office request, EOS CCA will report to all three credit bureaus – Experian, Trans Union and Equifax – on a monthly basis. EOS CCA can interface with the bureaus at any frequency and in any manner required.

EOS CCA will report to all three credit bureaus, provide monthly updates, respond to disputes, and process deletions at no cost to the departments and offices of the State of West Virginia.

For clients that have previously reported to the credit bureaus, EOS CCA recommends having the status code changed to "account assigned to internal or external collections". Depending on the existing format, Metro One or Metro Two, the code to use is ninety-two (92), or ninety-three (93), respectively.

When accounts are transferred to EOS CCA using the proper code, EOS CCA can then appropriately report monthly updates including the current balance and payments made.

EOS CCA will respond to all credit bureau disputes within forty-eight (48) hours of receipt using e-oscar and will inform our clients of all disputes, resolutions, and notification of any accounts with suspended reporting as a result of failure to respond to appropriate credit bureau disputes.

EOS CCA will stop reporting to the credit bureaus by properly coding accounts when the accounts have been closed and returned to the state departments or office.



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OVERVIEW OF COLLECTION ACTIVITY & WORK PLAN

EOS CCA's work plan is designed to ensure that EOS CCA does the following:

- 1) Meets all contract requirements and is 100% compliant,
- 2) Provides superior collection results, and
- 3) Creates a positive experience for the debtor.

As the diagrams on the following pages illustrate, EOS CCA's integrated collection methodology churns business to achieve maximum liquidation and uses intensive front-end and back-end collection activities.



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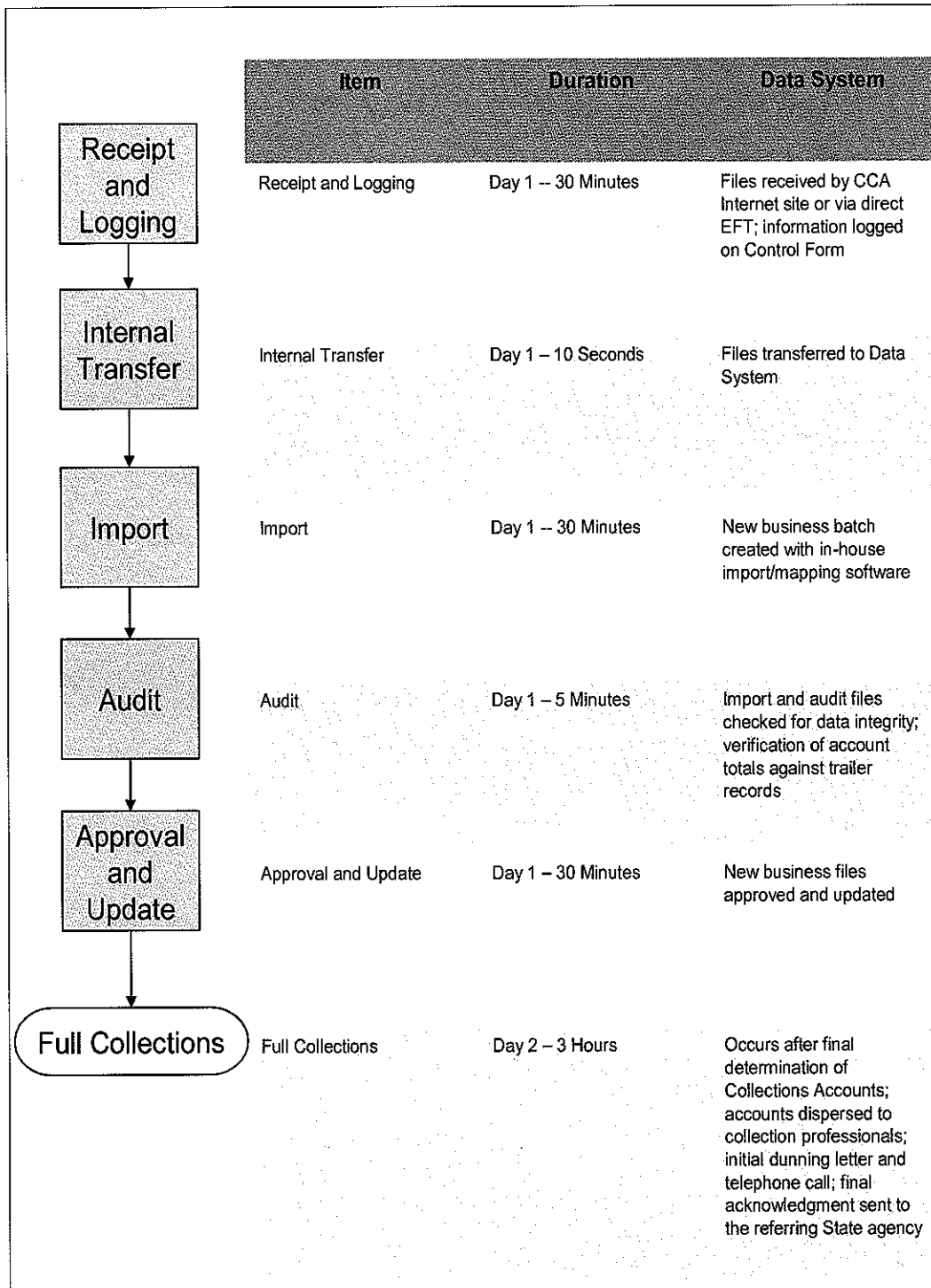
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Receiving and Acknowledging Accounts Placed for Collection



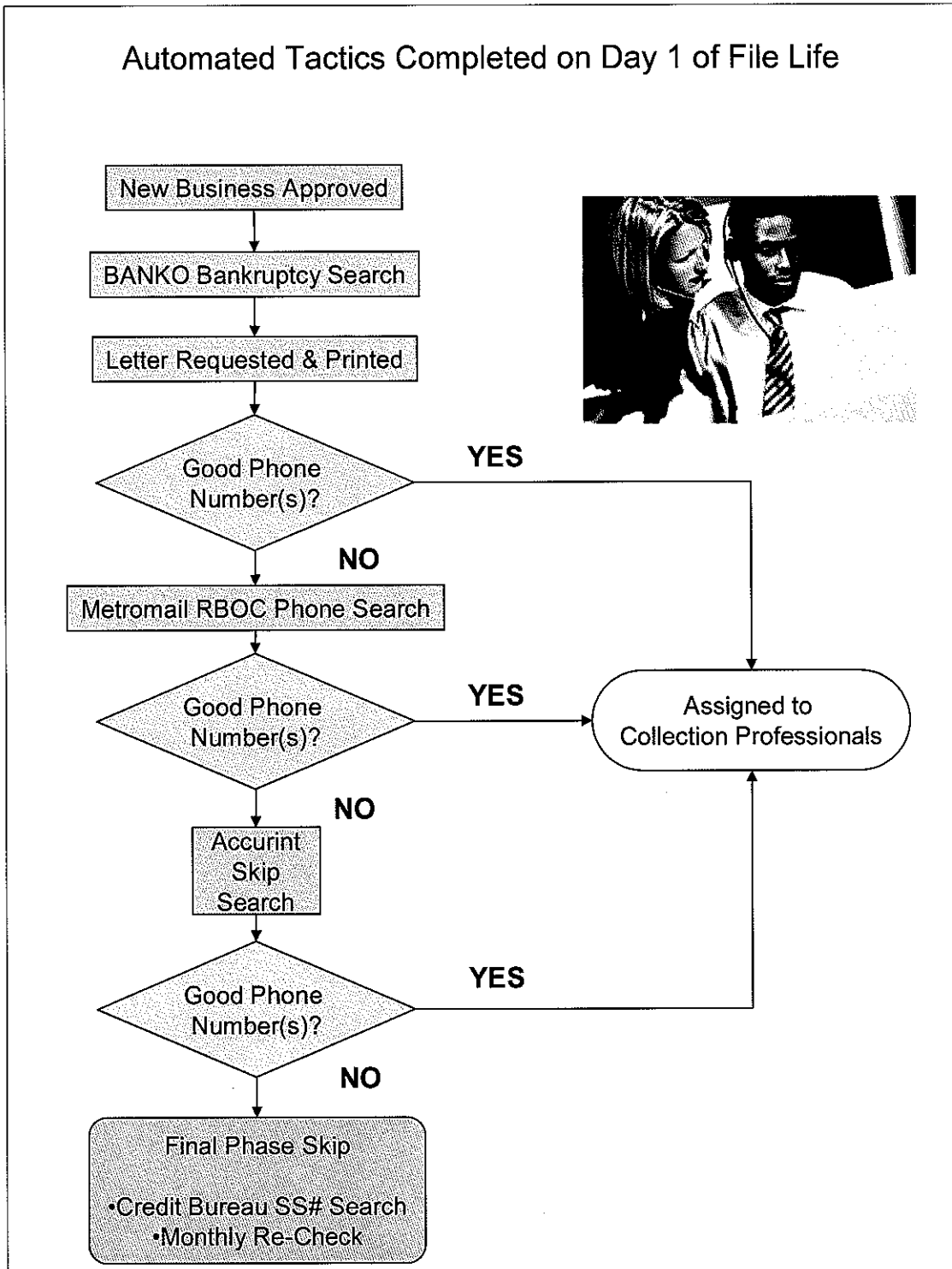
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Automated Tactics





Ongoing Collection Activities and Standards

Skip Trace Effort

- ✓ Follow-Up of automated skip tools
- ✓ Manual effort as needed
- ✓ Re-Skip as required

Call Work Standards

- 1st attempt within 2 days
- 4 attempts per week
- Consistent skip operations
- Persistent follow-up

Incoming Flow

- Good Phones
- Automated Voice Messaging
- Dialer Pools
- Specialized Work Queues
- Payment Plan Queue

Productivity Standards

- 150+ calls per day
- 40+ contacts per day
- 15+ promised payments per day
- Weekly collector file review
- Bi-Weekly category review



Payment Standards

- Payment in full
- Payment Contracts
- Settlements
- Review Payment Contracts

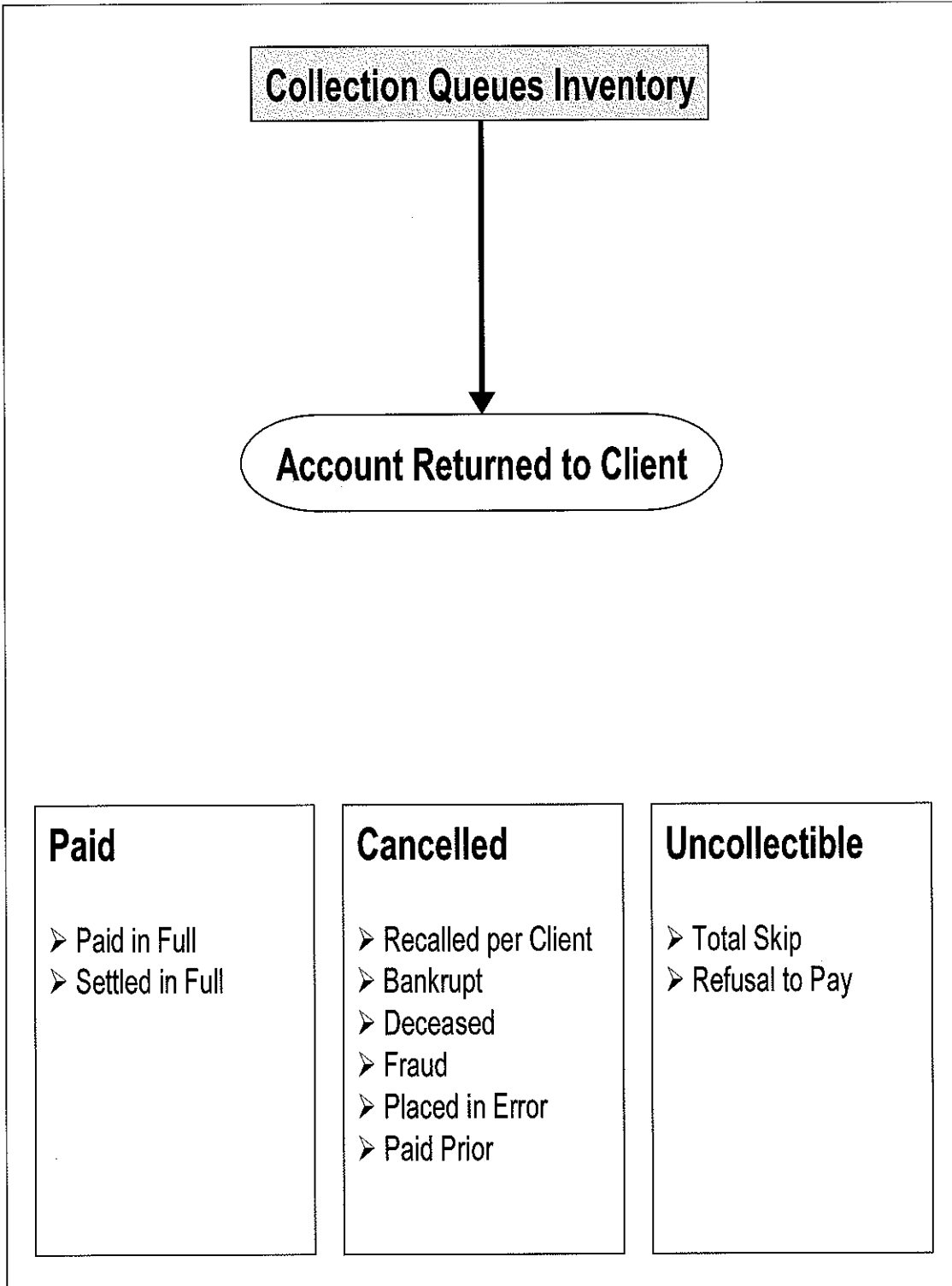
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Close Out Phase





PROCEDURAL SPECIFICATIONS

Compliance & Employee Training

EOS CCA's collection methods and procedures fully comply with the ethics and standards of the American Collectors Association as well as with all federal, state and local regulations affecting collections. Ms. Susan Giordano, Director of Compliance and Risk Management is responsible for overseeing regulations and developing training material for all management, Collectors, supervisors, and client-services personnel to ensure EOS CCA operates in full compliance to state and federal laws regulating collection activity.

EOS CCA maintains an unwavering commitment to employee training. This is one reason we are not just successful; we are respected professionals. All EOS CCA management personnel, including our CEO, actively participate in training employees on the basics and refinements of the collection process.

EOS CCA employees are well informed about the individuals' rights and privileges, and all personnel receive vigorous training, testing, and continuous follow-up on all aspects of FDCPA and all other communications, privacy, and confidentiality regulations. In *addition to the FDCPA we stress* federal and state Fair Credit Reporting Acts, the Personal Privacy Act of 1974, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), the Americans with Disabilities Act of 1990, and all other relevant statutes, regulations, policies and procedures, including the ACA's Code of Ethics and those regulations which address equal employment opportunity.

All EOS CCA higher-education personnel have verifiable knowledge and training concerning not just applicable federal regulations, but also due diligence, rehabilitation, consolidation, deferment, and cancellation provisions. In addition to becoming proficient in using our technological tools effectively, our training for Collectors and others means thoroughly covering the following laws and regulations:

34 CFR, Parts 668 and 674	FFEL Program
42 CFR § 57.201 et seq.	Gramm-Leach-Bliley Act
Debt Collection Act of 1982	Personal Privacy Act of 1974
Debt Collection Improvement Act of 1996	Title IV of the Higher Education Act of 1965





Health Professions Education Assistance Act, 1963	Title II of the National Defense Education Act of 1958
Fair Debt Collection Practices Act	Fair Credit Reporting Act
Family Educational Rights and Privacy Act	Titles VII and VIII of the Public Service Act, amended
Federal Claims Collection Standards	US Bankruptcy Code
HIPAA	
<p>In addition, EOS CCA employees are regularly informed about all regulations, policies, and administrative guidelines issued by the US Department of Education. EOS CCA employees also comply with US Postal Service regulations and abide by our stringent internal policies concerning collection etiquette, behavior and integrity.</p>	

Records of training for each employee are maintained by EOS CCA management and are available for review upon request. EOS CCA's complete training course materials, including new hire training and higher education materials and tests will be provided upon request.

System Access, Operating Software & State Employee Training

EOS CCA will either provide the software for accessing our systems to each state entity, or depending on the preferences of individual IT departments regarding the kind of communication they are comfortable with, EOS CCA will adjust so we can interface with the entities' systems.

Our systems are Web-based and accessible through a secure VPN connection so client personnel who wish to have a fast, secure link to the EOS CCA internal systems to view account activity, payment records, balances owed, etc., are able to do so. We have the ability to allow clients to access a variety of reports within our system as well as the ability to provide our clients with remote telephone-auditing capabilities. We offer clients access to our database so they can view their reports and their account activity through a client version of our *FACS* collection software.





Access is via:

- Direct Dialup
- Shiva Dialup
- Access via Internet access via browser if you allow ActiveX components to be downloaded to your PCs
- Access via Internet access via a free Terminal emulator program if you will allow us to install software locally
- Access via Cisco VPN and connectivity via CT TERM if your IT Dept will allow access via VPN.

EOS CCA will provide complete comprehensive training and training materials to all state departments and office requesting access to our system at no additional costs.

Monthly Remittance Statements

EOS CCA will meet the guidelines of each department and office of the OAC regarding remittance statements. The detailed statements will contain the following minimum information:

- Debtor name
- Debtor account number
- Social Security Number (when provided)
- Date of payment
- Payment amount
- Payment type (check, money order, etc.)
- Notification of payment-in-full
- Direct payment/Paid to Agency
- Amount due agency

EOS CCA will provide separate statements to each department and office for each type of debt received. For example, for a college or university placing student receivables and Federal Perkins Loans, EOS CCA will provide two separate statements to the college or university.

Further, EOS CCA will remit to each state department or office as required; daily, weekly or monthly in either gross or net.



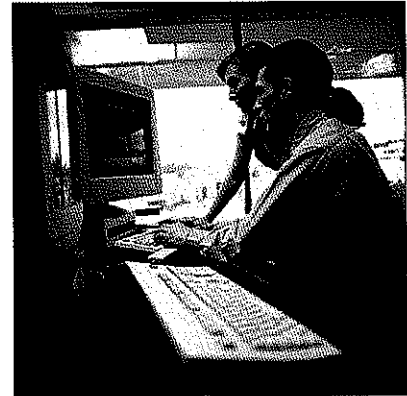


Section 5 – Information Technology Overview

INTRODUCTION

EOS CCA's collection programs combine direct collection activity and automated tools. Collection professionals are supported by advanced technical resources such as the Ontario FACS system, the Avaya Definity telephone system, Ontario Corporation's GC dialer, and an array of automated and manual skip tracing tools.

Information technology allows EOS CCA to process placement inventories quickly and efficiently. It also allows us to offer tailored management reports and correspondence letters. We support our reliable hardware, software, and telecommunications resources with a full-time Information Technology Department and an annually updated disaster recovery plan.



Throughout all of EOS CCA's collector workstations, the following technology is integrated:

- Dialer
- Unattended Voice Messaging
- Blended Calling (Inbound/Outbound)
- Inbound Call Overflow
- Time Zone Inbound Call Strategies
- Voice Response System
- Bi-lingual Automated Voice Communications

IN-HOUSE COMPUTER CAPABILITIES

To support and verify collection activities, EOS CCA uses the Ontario FACS, which tracks all consumer information and automatically manages the collection workflow.

We can meet any requirements for account assignment, tracking, reporting, and collection activity recording. Our current hardware platform is a Hewlett-Packard Series 9000 Model N Class Server with the following:





- 2 HP9000 Multi-processor mainframes
- EMC CLARiiON Storage Array
High level storage and high performance data access across fiber channel
- Large disk storage capacities expandable to 7.1 TB
- Storage Area Network (SAN) over fiber
- Multi-tiered backup strategy using disk and tape
- APC – UPS
- Dedicated Frame Relay service between remote facilities for serial based devices
- Site to Site VPN tunnels to service between remote facilities and IP based devices
- Redundant Data T1s - including Wireless Contingency
- HP-UX Version 11.00 unlimited-user licenses
- Cache for HP-UX 11.0 Enterprise server license

This high-end, UNIX-based system has no restrictions in the number of payments or actions it can accept on a daily basis. It can easily handle the addition of several hundred workstations without modification, and EOS CCA has available resources to add terminals, if necessary, within seven (7) days' notice.





COLLECTION SOFTWARE

EOS CCA's automated collection system leads the industry with unlimited file processing capacity and capabilities for handling input and output in a totally electronic environment.

EOS CCA uses a high degree of automation with regard to placements, payments, returns, and other elements of collections and service.

Our automated collection system is the Ontario FACS system, which keeps track of all consumer information and automatically manages the collection workflow. The Ontario FACS is the number-one rated collection software system in the industry. Other benefits of the FACS system include the following:

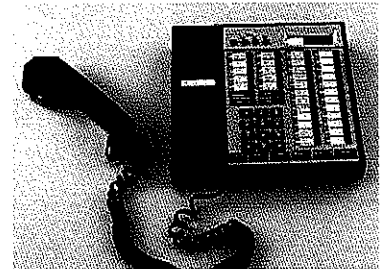
- Placement capability for high volumes of accounts
- Tracking and verification of consumer information on all accounts placed
- Management capabilities for various types of accounts placed
- Auditing capability for collection activity and progress
- Rapid processing of all data and system commands

We are, therefore, equipped and prepared to incorporate any number of files for placement.

TELEPHONE SYSTEMS

EOS CCA uses Avaya Definity telephone systems and vendors such as:

- Global Crossing
- PacBell
- Qwest
- AT&T
- Verizon



EOS CCA currently uses 633 inbound and outbound telephone lines, broken down as follows:





Digital	528
T1	22
Analog (POTS)	83

DIALER PROFILE

EOS CCA has also installed the Ontario Systems GC Dialer, and Noble Systems Dialer (ATOMS) that combines sophisticated outbound predictive dialing and inbound automatic call distribution. These systems allow for logical call control management to direct the call to the appropriate agent. All inbound and outbound calls can be tracked and the system records all data to evaluate overall system performance.

DOCUMENTATION OF COLLECTION ACTIVITY

EOS CCA keeps complete, accurate records of all collection-related activities and transactions through the Ontario FACS system.

EOS CCA keeps complete, accurate records of all collection-related activities and transactions through its industry-leading automated collection software, the Ontario FACS. All activity – including day-to-day collection activity on each file – performed by the collector and any other EOS CCA staff member is fully documented by computer. This documentation provides full audit trail capability. At any time, full account information and activity can be reviewed, including collector activity and system-generated activity.

The following briefly summarizes the information automatically documented by EOS CCA's collection software:

- Phone calls made or received;
- Letters sent;
- Tactics or strategies used;
- Payments promised;
- Bankruptcy information;
- Spousal information;
- Skip-trace documentation;





- Responsible party;
- Dispute information;
- Credit bureau reporting information, if applicable.

After accounts have been closed and returned, detailed account records will be maintained for a minimum period of six (6) years.

DISASTER RECOVERY PLAN

EOS CCA can remain operational within 36 hours of even the most catastrophic event, and can continue collection operations during a disaster by using its disaster prevention and recovery procedures.

EOS CCA has a detailed Disaster Recovery plan that is reviewed and updated on a quarterly basis for IT infrastructure updates and changes in personnel, responsibilities, and/or 3rd party vendors. Our detailed Disaster Recovery plan is available, upon request, for full review.

Each US-based EOS CCA facility is equipped as a standalone site in the event that the other sites are not reachable, and is equipped with a Lone Survivable Phone system that integrates with the main phone system in Norwell, MA facility. All EOS CCA facilities are on a single MPLS data network.

In the Norwell data center and the Chicago data center, environmental controls for disaster prevention and early detection have been put in place to notify IT management of a power failure, an AC failure, or an occurrence of high humidity.

In the event of a critical disaster that renders a facility "unusable", the Disaster Recovery plan for that site would be executed. Depending on the facility, work that was done would move to one of the other five US-based EOS CCA facilities.

Corporate Headquarters (Norwell, MA) Disaster Recovery Plans

From both a collection and IT standpoint, our Norwell, MA corporate headquarters is the facility most critical to EOS CCA operations. In the event of a catastrophic disaster and the inaccessibility of corporate headquarters, the following will take place:

1. Collection operations will be switched to the Chicago, IL facility within a matter of minutes. Replicated data will be





brought on-line and all remaining facilities will be redirected through DNS (Domain Name System) to the Chicago system for collection (FACS) information.

The address of our Chicago facility is:

Midwestern Regional Center
EOS EOS CCA
8231 West 185th Street
Tinley Park, IL 60477-9220
Toll Free: 800-700-0220
Fax: 708-342-2407
Contact Person: Alex Sosa

2. Based on the coverage needed, all 800 numbers will be automatically redirected to one of the other four US offices within a matter of minutes.
3. IT staff and Executive staff required will be deployed to Chicago.
4. Norwell management staff with home Internet access will work from home through a dedicated SSL/VPN (Secure Socket Layer/Virtual Private Network).
5. Collection staff will be redeployed as follows:
 - Most will be directed to a local facility or to multiple facilities that will handle up to five (5) to 100 or more collectors. These facilities are close to Norwell, MA and will be set up as needed.
 - Staff will be sent to one of the other five facilities for an extended period of time based on the nature of the work.
6. All free space in each of the four locations will be used as needed.
7. Any tapes required from Iron Mountain will be requested with a four-hour turnaround. Tapes will be restored to the appropriate facility.

Each Regional Center has similar, detailed disaster plans, contained in our formal Disaster Recovery Plan.





As part of our ongoing commitment to safeguarding data, EOS CCA recently installed a generator at our Norwell site to ensure that we can continue processing and operations in the event of a power failure.



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Section 6 – Licenses and Bonds

LICENSES & BONDS REPORT

<i>Collecto, Inc: Licensing</i>									
<i>License State</i>	<i>Office Location</i>	<i>License Period</i>	<i>License #</i>	<i>License Type</i>	<i>Bond</i>	<i>Bond Amount</i>	<i>Bond #</i>	<i>Insurance Carrier</i>	<i>Bond Period</i>
<i>Arizona</i>									
CCA-Norwell, MA		2/1/10-1/31/11	CA0909381	Collection Agency	Yes	\$35,000.00	104027038	Travelers Casualty & Surety	2/1/10-1/31/11
<i>Arkansas</i>									
CCA-Norwell, MA		08/30/10-8/30/11	2711	Collection Agency	Yes	\$25,000.00	104118741	Travelers Casualty & Surety	5/12/10-8/11/11
<i>Buffalo, NY</i>									
CCA-All Offices		9/30/10-9/30/11	156274	Collection Agency	Yes	\$25,000.00	209636	National Grange Mutual	10/1/10-9/30/11
<i>California</i>									
CCA-All Offices		6/16/99 Continuous	2173795	Certificate of Authority	No				
<i>Colorado</i>									
CCA-Norwell, MA		7/1/10-7/1/11	987799	Collection Agency	Yes	\$20,000.00	104027041	Travelers Casualty & Surety	5/25/10-5/25/11
<i>Connecticut</i>									
CCA-Norwell, MA		10/1/09-8/30/11	0001014	Collection Agency	Yes	\$5,000.00	S-124801	National Grange Mutual	4/30/10-4/30/11
<i>Delaware</i>									
CCA-Norwell, MA		1/1/10-12/31/11	2002106798	Collection Agency	No				
<i>District of Columbia</i>									
CCA-All Offices		12/2/04 Continuous	N/A	Certificate of Authority	No				
<i>Florida</i>									
CCA-All Offices		1/1/09-12/31/10	0300252	Collection Agency	No				
<i>Georgia</i>									
CCA-All Offices		12/30/97 Continuous	9800882	Certificate of Authority	No				
<i>Guam</i>									
CCA-All Offices		6/1/05 Continuous	F2478	Certificate of Authority	No				
<i>Hawaii</i>									
CCA-Norwell, MA		6/30/10-8/30/12	COLAX-21	Collection Agency	No				

8/10/2010

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<i>License State</i>	<i>Office Location</i>	<i>License Period</i>	<i>License #</i>	<i>License Type</i>	<i>Bond</i>	<i>Bond Amount</i>	<i>Bond #</i>	<i>Insurance Carrier</i>	<i>Bond Period</i>
Idaho									
CCA-All Offices		03/15/10-03/15/11	CFP-3444	Collection Agency	Yes	\$25,000.00	CFP3444	Travelers Casualty & Surety	3/15/10-6/30/2011
Illinois									
CCA-Norwell, MA		6/1/09-5/31/12	017-001487	Collection Agency	Yes	\$25,000.00	104119732	Travelers Casualty & Surety	6/30/10-6/30/11
Indiana									
CCA-Norwell, MA		1/1/10-12/31/11	9085	Collection Agency	Yes	\$5,000.00	104027022	Travelers Casualty & Surety	12/31/09-12/31/11
Iowa									
CCA-All Offices		1/31/10-01/30/11	20009068	Collection Agency	No				
Kansas									
CCA-All Offices		11/30/04 Continuous	3703915	Certificate of Authority	No				
Louisiana									
CCA-All Offices		1/28/03 Continuous	N/A	Certificate of Authority	No				
Maine									
CCA-Norwell, MA		8/1/08-7/31/2010	DCL2577	Collection Agency	Yes	\$15,000.00	S-131358	National Grange Mutual	7/31/08-7/31/10
Maryland									
CCA-Norwell, MA		1/1/09-12/25/2010	1946	Collection Agency	Yes	\$5,000.00	S-143875	National Grange Mutual	12/31/09-12/31/10
Massachusetts									
CCA-Norwell, MA		1/1/10-12/31/10	DC0293	Collection Agency	Yes	\$25,000.00	S-126789-Y	National Grange Mutual	1/1/10-12/31/10
Michigan									
CCA-Norwell, MA		6/30/10-6/30/11	2401001390	Collection Agency	Yes	\$5,000.00	104119727	Travelers Casualty and Surety	6/27/09-6/27/10
Minnesota									
CCA-Norwell, MA		7/1/10-6/30/11	8002321	Collection Agency	Yes	\$20,000.00	104027045	Travelers Casualty and Surety	7/1/10-6/30/11
Mississippi									
CCA-All Offices		11/10/03 Continuous	00741630	Certificate of Authority	No				





<i>License State</i>	<i>Office Location</i>	<i>License Period</i>	<i>License #</i>	<i>License Type</i>	<i>Bond</i>	<i>Bond Amount</i>	<i>Bond #</i>	<i>Insurance Carrier</i>	<i>Bond Period</i>
Nebraska									
CCA-Norwell, MA		1/1/09-12/31/09	360	Collection Agency	Yes	\$15,000.00	104027028	Travelers Casualty & Surety	12/31/09-12/31/10
Nevada									
CCA-All Offices		7/09/09-7/09/10	FCA09192	Collection Agency	Yes	\$40,000.00	104559735	Travelers Casualty & Surety	1/1/10-12/31/2011
New Hampshire									
CCA-All Offices		10/7/93 Continuous	N/A	Certificate of Authority	No				
New Jersey									
CCA-All Offices		8/26/98 Continuous	0100758260	Certificate of Authority	Yes	\$5,000.00	S-219184	National Grange Mutual	9/10/09-9/10/10
New Mexico									
CCA-All Offices		7/1/10-6/30/11	00607	Collection Agency	Yes	\$25,000.00	104119733	Travelers Casualty & Surety	6/30/10-6/30/11
New York City									
CCA-Norwell, MA		01/31/10-01/31/11	0960830	Collection Agency	No				
North Carolina									
CCA-Norwell, MA		6/30/10-6/30/11	4253	Collection Agency	Yes	\$75,000.00	S219196	National Grange Mutual	7/1/10-6/30/11
North Dakota									
CCA-All Offices		9/10/99 - Continuous	N/A	Certificate of Authority	No				
Ohio									
CCA-All Offices		12/8/04 Continuous	200434301280	Certificate of Authority	No				
Oregon									
CCA-All Offices		8/1/09-7/31/10	49426	Collection Agency	Yes	\$10,000.00	104027035	Travelers Casualty & Surety	3/28/10-3/28/2011
Puerto Rico									
CCA-Norwell, MA		1/1/10-12/31/10	07-075	Collection Agency	Yes	\$5,000.00	104119744	Travelers Casualty & Surety	12/31/10-12/31/11
Rhode Island									
CCA- All Offices		1/7/2005 Continuous	106722	Certificate of Authority	No				12/31/09-12/31/10
South Dakota									
CCA-All Offices		12/14/04 Continuous	FB029215	Certificate of Authority	No				





<i>License State</i>	<i>Office Location</i>	<i>License Period</i>	<i>License #</i>	<i>License Type</i>	<i>Bond</i>	<i>Bond Amount</i>	<i>Bond #</i>	<i>Insurance Carrier</i>	<i>Bond Period</i>
Tennessee									
CCA-All Offices		1/1/09-12/31/11	4821	Collection Agency	Yes	\$25,000.00	S-245261Y	National Grange Mutual	12/31/09-12/31/10
Texas									
CCA-All Offices		3/8/89 Continuous	0293	Certificate of Authority	Yes	\$10,000.00	104119731	Travelers Casualty & Surety	11/05/09-11/05/10
Utah									
CCA-Norwell, MA		4/6/2009-4/6/2010	2458110-0131	Collection Agency Registration	Yes	\$10,000.00	104027036	Travelers Casualty & Surety	4/6/10-4/6/11
Virgin Islands									
CCA- All Offices		7/14/05 Continuous	C-470-2005	Certificate of Authority	No				
Virginia									
CCA-All Offices		1/4/05 Continuous	F161306-8	Certificate of Authority	No				
Washington									
CCA-Norwell, MA		11/30/09-11/30/10	UBI 601-834-183	Collection Agency	No				
West Virginia									
CCA-Norwell, MA		7/1/10-6/30/12	043107278001	Business Registration	Yes	\$5,000.00	S-227112	National Grange Mutual	7/1/10-6/30/12
Wisconsin									
CCA-All Offices		9/16/02 Continuous	N/A	Certificate of Authority	No				
Wyoming									
CCA-All Offices		2/13/10-2/13/11	139	Collection Agency	Yes	\$10,000.00	104027042	Travelers Casualty & Surety	2/13/10-2/13/11





Section 7 – Standard Report Examples

Address Correction Report

ADDRESS CORRECTION REPORT FOR CLIENT NAME

We have found new addresses on the following accounts since they have been in our agency. Listed are the new addresses.

Thank you for the opportunity to serve you. DEC 12 2009

CLIENT NAME EOS CCA
 CLIENT STREET ADDRESS 700 Longwater Drive
 CITY, STATE ZIP Norwell, MA 02061

ACCOUNT NUMBER	NAME / NEW NAME	NEW ADDRESS	SSN	PHONE
123456789	*STUDENT, NAME M	407 MAIN ST ROCKLAND ME 04841	123-45-6789	781-555-1212
456789123	*STUDENT, EXAMPLE	80 HAYDON ROWE ST HOPKINTON MA 01748	456-78-9123	781-555-3333
789123456	*STUDENT, NEW	68 ROCK ST NORWOOD MA 02062	789-12-3456	781-555-4567

('*' means reported previously)

3 address corrections through 02/11/2002 for CLIENT NAME
 ADDRESS CORRECTION REPORT FOR CLIENT NAME





New Business Acknowledgement Report

ACKNOWLEDGMENT FOR THE MONTH OF DECEMBER 2009

THANK YOU FOR LISTING THE FOLLOWING ACCOUNTS. OUR COLLECTORS HAVE STARTED WORKING THESE ACCOUNTS FOR YOU. IF THE DEBTOR CONTACTS YOU, PLEASE ACCEPT ONLY A BALANCE IN FULL PAYMENT OR REFER THE DEBTOR TO US TO ACHIEVE COLLECTION OF THE TOTAL ACCOUNT.

THE IMMEDIATE REFERRAL OF YOUR UNCOLLECTABLE ACCOUNTS WILL GUARANTEE A QUICKER RETURN ON YOUR MONEY.

THIS LIST WAS CHECKED AND APPROVED

BY: _____

EOS CCA
 700 Longwater Drive
 Norwell MA 02061

CLIENT NAME

ACCOUNT #	LAST NAME	FIRST NAME	PRINC BAL	TOTAL BAL.
004-56-95	ALEXANDER	STUDENT	1500.00	1991.28
004-60-37	BREWER	STUDENT JE	2685.00	3530.41
007-62-42	BROOKS	STUDENT MI	1000.00	1395.85
230-82-79	COLE	STUDENT	576.81	766.17
230-82-79	COLE	STUDENET	582.51	773.63
623-12-85	COLLINS	STUDENT	1500.00	1995.56
006-62-92	DOYLE	STUDENT	1976.70	2593.55
005-58-62	HALL	STUDENT RA	1062.26	1381.62
004-70-76	HILL	STUDENT	644.40	863.94
006-68-46	HUTCHINS	STUDENT	845.28	1130.43
004-76-36	MITCHELL	STUDENT E	1181.00	1893.09

GRAND TOTAL 11 ACCOUNTS 14554.96 19634.51

YEARLY TOTALS 100 ACCOUNTS 254356.89

TO DATE TOTALS 500 ACCOUNTS 1985574.26

Provides Totals for:

- Monthly Placement
- Yearly Totals
- To Date Totals





Close & Return

CANCEL REPORT FOR CLIENT NAME

THANK YOU FOR LISTING THE FOLLOWING ACCOUNTS WITH OUR AGENCY. AT THE PRESENT TIME, THESE ACCOUNTS ARE UNCOLLECTABLE. WE ARE CANCELLING AND RETURNING THEM TO YOU.

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU. DEC 28 2009

CLIENT NAME EOS CCA
 CLIENT ADDRESS 700 Longwater Drive
 Norwell MA 02061

ACCOUNT NUMBER	NAME	DATE LISTED	BALANCE	REASON RETURNED
123456789	ALVES, STUDENT J	07/20/00	2091.50	PAID PRIOR TO LIST
111223333	BIRD, STUDENT	07/20/00	650.00	ASSIGNED IN ERROR
222334444	BRAGA, BORROWER	07/20/00	268.50	EFFORTS EXHAUSTED
333445555	CHASSE, DEBTOR	06/20/00	365.50	RECOMMEND 2 ND PLC
444556666	COAKLEY, FORMER	05/27/98	318.00	CLIENT REQUEST
555667777	COGGESHALL, ST	07/07/99	362.56	RECOMMEND LEGAL
666778888	COMERFORD JR, FORMER	05/05/00	368.29	DECEASED
777889999	DANIELS, STUDENT	07/20/00	1493.31	RECOMMEND NY TAX
888990000	DARGON, BORROWER	07/07/99	0.50	PAID IN FULL
999001111	DELISLE, CHRISTINE M	07/20/00	444.46	EFFORTS EXHAUSTED
987654321	DIPIETRO, STUDENT	07/20/00	1052.72	CLIENT REQUEST
123445555	FELICIANO, PROMISSORY	06/20/00	1260.87	RECOMMEND LEGAL
345667777	FREITAS, SUNY	07/20/00	523.12	EFFORTS EXHAUSTED
567889999	FURTADO, SLSC	07/07/99	307.16	EFFORTS EXHAUSTED
890112222	GILCOINE, STUDENT	06/08/00	5407.64	RECOMMEND LEGAL
222338888	GUILLOTTE, BORROWER	06/08/00	121.00	EFFORTS EXHAUSTED
111447777	HARDIMAN, OWER	05/08/01	938.83	ASSIGNED IN ERROR
222558888	HUBBARD, DEBTOR	07/20/00	2158.50	EFFORTS EXHAUSTED
333669999	HURD, STUDENT	06/08/00	2964.00	EFFORTS EXHAUSTED
111559999	KARAMPATOS, STUDENT	05/08/01	1152.51	ASSIGNED IN ERROR
333557777	LONGSTREET, STUDENT	03/19/01	1867.50	BANKRUPTCY
999551111	LUBIEJEWSKI, STUDENT	07/20/00	1064.24	REFUSE TO PAY

EOS CCA can create cancel codes to include those of which are indicative of your institution i.e. Recommend Legal Action, Recommend Second Placement.





Progress Report

***** PROGRESS REPORT *****

CLIENT NAME
 CLIENT ADDRESS

YOUR ACCOUNT NUMBER AND NAME	DATE LISTED	AMOUNT LISTED	DATE LAST PAY	TOTAL PAY	BALANCE	ACCOUNT STATUS
02/123-45-6718/131788-S STUDENT JR,08/21/09	08/21/09	18164.00			19512.43	PURSUIING DEBT
02/111-55-9999/5746-S FORMER, PETER	08/18/09	13131.00			14027.83	PURSUIING DEBT
02/333-55-7777/9263-S STUDENT, BOAR	08/18/09	1579.00	10/17/09	800.00	845.05	PAYMENT PLAN
02/999-55-1111/173629-S STUDENT, D	08/21/09	555.00	11/15/09	400.00	58.75	PROMISED PAYMENTS
02/777-55-3333/110420-S BOURGET, STU	08/21/09	3844.00			4042.75	SKIPTRACING
02/123-58-9874/8495-S BRENNAN,DEBT	08/18/09	89353.00	12/15/09	2000.00	94134.60	POSSIBLE DISPUTE
02/987-65-4321/7873-S CREAMER, STUF	08/18/09	32255.00	12/28/09	1000.00	33485.18	PAYMENT PLAN
7 ACCOUNTS TOTALED ON THIS REPORT		158881.00		4200.00	166106.59	

** END OF REPORT **





Month Batch Report

12/31/09
 PAGE 1
 1:57 PM LEL

EOS CCA
 CLIENT ANALYSIS BY MONTH-BATCH THRU 12/09
 SELECTED CLIENTS

MONTH & YR	ACCOUNTS LISTED		ADJUSTMENTS TO LIST		CLIENT RECALLED TO DATE			RETURNED ACCOUNTS TO DATE			PIF SIF	COLLECTIONS CURRENT TO DATE		
	NO.	\$AMOUNT	NO.	\$AMOUNT	NO.	\$AMOUNT	PCT	NO.	\$AMOUNT	PCT	NO.	\$AMOUNT	PCT	\$AMOUNT
09-05	NO LISTINGS													
09-06	NO LISTINGS													
09-07	NO LISTINGS													
09-08	53	867005	0	-2835	2	41322	5	7	37578	5	3	246855	30	11621
09-09	NO LISTINGS													
09-10	NO LISTINGS													
09-11	NO LISTINGS													
09-12	NO LISTINGS													
00TOT	53	867005	0	-2835	2	41322	5	7	37578	5	3	246855	30	11621
TOTAL	53	867005	0	-2835	2	41322	5	7	37578	5	3	246855	30	11621

List Amount
 Adjustments to List
 Client Recall

Collected Amount
 Recovery Percentage

Client Recalls: Assigned In Error, Deferment, Cancellation, Forbearance, Placed In Error
 Adjustments to List: Wrong List Balance Placed, Accumulated Interest, Client Adjustments to Balance Due.

Recovery Percentage

1. Listed Amount - +/- Adjustments to List - Client Recall = Adjusted To List Amount
2. To Date Collected / Adjusted to List Amount

