



**State of West Virginia
Department of Administration
Purchasing Division**

NOTICE

Due to the size of this bid, it was impractical to scan every page for online viewing. We have made an attempt to scan and publish all pertinent bid information. However, it is important to note that some pages were necessarily omitted.

If you would like to review the bid in its entirety, please contact the buyer. Thank you.

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RFQ #DEBT10
Debt Collection Services

West Virginia University



S&S Recovery, INC.

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PURCHASING DIVISION
STATE OF WV

***"Performance that
meets your
collection needs"***

S & S Recovery, Inc.
4210 Altruria Road #131
Memphis, TN 38135
Phone: 800-467-1144 ext 109
Fax: 901-386-2904
<http://ssrecoveryinc.com/>



September 9, 2010

State of West Virginia
Department of Administration, Purchasing Division
Attn: Jo Ann Adkins
Building 15
2019 Washington Street East
Charleston, WV 25305-0130

Subject: RFQ #DEBT10 for Debt Collection Services

Dear Ms. Adkins and Evaluation Committee:

Thank you for giving S & S Recovery, Inc. the opportunity to provide a formal proposal to the State of West Virginia (the "State") in response to your above referenced RFP. We are excited about this opportunity to establish and grow our relationship with the State of West Virginia.

We understand that the State wishes to contract with solid, experienced collection agencies who have historically provided a high recovery rate to their customers.

We are celebrating over 25 years in the student loan collection industry; therefore, S & S Recovery, Inc. is fully prepared and very qualified to assist you. S & S Recovery, Inc. prides itself on provide personalized service to both student debtors and the higher education institutions we serve. Many of our clients have been using S & S Recovery Inc.'s services for over 15 years. In terms of recovery rates, we often achieve higher recovery rates than those provided by our competitors, and this can be verified by contacting us or any of our client references.

S & S Recovery, Inc. acknowledges all RFQ requirements, meets or exceeds all RFQ requirements, as amended, and will comply with all State expectations. Indeed, our goal is to delight you and exceed your expectations.

Please contact me at 800-467-1144, ext. 109 or email welbornj@ssrecoveryinc.com for any additional information that you may require.

With Sincere Regards,

A handwritten signature in black ink, appearing to read 'John Welborn', is written over a faint, larger version of the signature.

John Welborn
Vice President of Sales

DEBT10 - PRICING PAGE

VENDOR MUST COMPLETE THIS SCHEDULE

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

AGENCY	TYPE OF ACCOUNT	% OF AMOUNT COLLECTED
1. Colleges & Universities:	Per Debt	7.5% for first placements
2. Worker's Compensation:	Default Account	no bid
3. WV Department of Tax and Revenue:	New Accounts	no bid
	Levy Account - where our employee is instrumental in the preparation of the levies.	no bid
4. Division of Environmental Protection:	Per Debt	no bid
5. Other Spending Units:	Per Debt Colleges	no bid
6. Rate of Second Placement	Per Debt Colleges	9.0% for second placements

BIDDER CONTACT INFORMATION

Vendor: S+S Recovery Inc

Bidder Name (Print): John Welborn

Contact Name (Print): John Welborn

Phone: 800-467-1144 Fax: 901-386-2904

E-mail: welbornj@ssrecoveryinc.com

Bidders Signature: 