



The following documentation is an electronically-submitted vendor response to an advertised solicitation from the *West Virginia Purchasing Bulletin* within the Vendor Self-Service portal at ***wvOASIS.gov***. As part of the State of West Virginia's procurement process, and to maintain the transparency of the bid-opening process, this documentation submitted online is publicly posted by the West Virginia Purchasing Division at ***WVPurchasing.gov*** with any other vendor responses to this solicitation submitted to the Purchasing Division in hard copy format.

Solicitation Response(SR)

Dept: 0212

ID: ESR11201400000001073

Ver.: 1

Function: New

Phase: Final

Modified by batch , 11/20/2014

Header

List View

General Information

Contact

Default Values

Discount

Document Information

Procurement Folder: 30609

SO Doc Code: CRFQ

Procurement Type: Central Master Agreement

SO Dept: 0212

Vendor ID: 000000106783 

SO Doc ID: SWC1500000006

Legal Name: CONSERVE

Published Date: 11/12/14

Alias/DBA:

Close Date: 11/20/14

Total Bid: \$0.00

Close Time: 13:30

Response Date: 11/20/2014 

Status: Closed

Response Time: 12:53

Solicitation Description: Addendum #1 Statewide
Contract for Debt Collection

Total of Header Attachments: 0

Total of All Attachments: 0



Purchasing Division
2019 Washinton Street East
Post Office Box 50130
Charleston, WV 25305-0130

State Of West Virginia
Solicitation Response

Proc Folder : 30609

Solicitation Description : Addendum #1 Statewide Contract for Debt Collection

Proc Type : Central Master Agreement

Date issued	Solicitation Closes	Solicitation No	Version
	2014-11-20 13:30:00	SR 0212 ESR11201400000001073	1

VENDOR
000000106783 CONSERVE

FOR INFORMATION CONTACT THE BUYER

Debbie Watkins
(304) 558-3568
debbie.a.watkins@wv.gov

Signature X	FEIN #	DATE
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All offers subject to all terms and conditions contained in this solicitation

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
1	Debt collection services - Colleges and Universities				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Per Debt % of Amount Collected -
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Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
2	Debt collection services - Worker's Compensation				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Default Account % of Amount Collected -
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Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
3	Debt collection services - WV Department of Tax and Revenue				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - New Accounts % of Amount Collected -
------------------------	---

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
4	Debt collection services - WV Department of Tax and Revenue				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Levy Account % of Amount Collected -
------------------------	---

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
5	Debt collection services - Div. of Environmental Protection				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Per Debt % of Amount Collected -
------------------------	---

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
6	Debt collection services - Other Spending Units				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Per Debt % of Amount Collected -
------------------------	---

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
7	Debt collection services - Rate of Second Placement				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Per Debt % of Amount Collected -
------------------------	---

Line	Comm Ln Desc	Qty	Unit Issue	Unit Price	Ln Total Or Contract Amount
8	Debt collection services - Rate of Second Placement-Colleges				

Comm Code	Manufacturer	Specification	Model #
84101704			

Extended Description :	Type of Account - Colleges % of Amount Collected -
------------------------	---



November 14, 2014

Ms. Debbie Watkins
The State of West Virginia
Purchasing Division
2019 Washington Street East
Charleston, WV 25305-0130

Dear Ms. Watkins:

On behalf of the entire ConServe organization, we thank you for the opportunity to bid and are pleased to present our response to the State of West Virginia's Request for Quotation SWC1500000006 for Statewide Contract for Debt Collection. ConServe's account receivable management capabilities will strengthen the State of West Virginia's mission "To provide prudent and fair spending practices in procuring quality goods and services at the lowest cost to state taxpayers by maximizing efficiencies and offering guidance to our customers" by offering a streamlined collection practice, compliance focused attitude and strong rate of return for the State.

We recognize that the State of West Virginia Purchasing Department is seeking a qualified contractor to collect delinquent debts owed to the State Spending Units. ConServe is confident that it can deliver the specified objectives and provide tremendous value to the State of West Virginia by offering:

The ConServe Advantage

- Industry Leading Recoveries: Consistently ranked number one by our Clients and the U.S. Federal Government.
- Excellent Customer Service: We will treat your constituents as well as you do and will become an extension of your brand.
- Compliance Focused: A dedicated Compliance Department earning ACA International, Inc. PPMS Certification, nationally accredited by the BBB and a Business Ethics award winner.
- Information Security: In compliance with the National Institute of Standards and Technology (NIST) 800-53 standards and guidelines, SSAE 16 Engagement and FISMA compliance.
- Cost Savings: Complimentary training, strategic letter service processing, defensive complaint handling system and insightful analytical reporting.

We look forward to working with the State of West Virginia and the State Spending Units to establish a successful business relationship. We urge you to speak with our references and invite you to visit our corporate headquarters to experience first-hand the professional culture at ConServe.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mark E. Davitt".

Mark E. Davitt
President



Purchasing Division
2019 Washington Street East
Post Office Box 60130
Charleston, WV 25305-0130

State of West Virginia
Request for Quotation
33 — Service - Misc

Proc Folder: 30609

Doc Description: Addendum #1 Statewide Contract for Debt Collection

Proc Type: Central Master Agreement

Date Issued	Solicitation Closes	Solicitation No	Version
2014-11-12	2014-11-20 13:30:00	CRFQ 0212 SWC1500000006	3

BID RECEIVING LOCATION

BID CLERK
DEPARTMENT OF ADMINISTRATION
PURCHASING DIVISION
2019 WASHINGTON ST E
CHARLESTON WV 25305
US

VENDOR

Vendor Name, Address and Telephone Number:

Continental Service Group, Inc., d/b/a ConServe
200 CrossKeys Office Park
Fairport, NY 14450-0007
(800) 724-7500

FOR INFORMATION CONTACT THE BUYER

Debbie Watkins
(304) 558-3568
debbie.a.watkins@wv.gov

Signature X


Mark E. Davitt, President FEIN # 16-1265131

DATE 11/18/2014

All offers subject to all terms and conditions contained in this solicitation

ADDENDUM ACKNOWLEDGEMENT FORM

SOLICITATION NO.: CRFQ 0212 SWC1500000006

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

Addendum Numbers Received:

(Check the box next to each addendum received)

<input checked="" type="checkbox"/> Addendum No. 1	<input type="checkbox"/> Addendum No. 6
<input type="checkbox"/> Addendum No. 2	<input type="checkbox"/> Addendum No. 7
<input type="checkbox"/> Addendum No. 3	<input type="checkbox"/> Addendum No. 8
<input type="checkbox"/> Addendum No. 4	<input type="checkbox"/> Addendum No. 9
<input type="checkbox"/> Addendum No. 5	<input type="checkbox"/> Addendum No. 10

I understand that failure to confirm the receipt of addenda may be cause for rejection of this bid. I further 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.

Continental Service Group, Inc., d/b/a ConServe

Company

Charles James Pres

Authorized Signature

11/14/2014

Date

NOTE: This addendum acknowledgment should be submitted with the bid to expedite document processing.

ADDENDUM ACKNOWLEDGEMENT FORM
SOLICITATION NO.: SWC1500000004

Instructions: Please acknowledge receipt of all addenda issued with this solicitation by completing this addendum acknowledgment form. Check the box next to each addendum received and sign below. Failure to acknowledge addenda may result in bid disqualification.

Acknowledgment: I hereby acknowledge receipt of the following addenda and have made the necessary revisions to my proposal, plans and/or specification, etc.

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<input checked="" type="checkbox"/> Addendum No. 1	<input type="checkbox"/> Addendum No. 6
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Continental Service Group, Inc., d/b/a ConServe

Company



Authorized Signature

11/14/2014

Date

NOTE: This addendum acknowledgement should be submitted with the bid to expedite document processing.

Revised 6/8/2012

State of West Virginia

Request for Quotation | Collection Service



Continental Service Group, Inc. d/b/a: ConServe

200 CrossKeys Office Park
Fairport, NY 14450
FEIN: 16-1265131
(800) 724-7500 (office)
(585) 421-1028 (fax)

Contact: William Carey
National Director of Business Development
200 CrossKeys Office Park
Fairport, NY 14450
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wcarey@conserve-arm.com



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Attachments

Attachment 1	2014 Client Report Card
Attachment 2	Sample Collection Notices
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INSTRUCTIONS TO VENDORS SUBMITTING BIDS

ConServe has read, understands and agrees to comply.

GENERAL TERMS AND CONDITIONS

ConServe has read, and understands all terms and conditions outlined in this RFQ.
ConServe would like the State to consider the following addition:

36. Indemnification

The Bidder accepts the terms contained in paragraph 36, however, in the instance where the State or the Agency is responsible for a consumer protection law violation related to amounts added to the debt, the Bidder would ask for an agreement that the State or the Agency will cooperate with Contractor to ensure such violations are cured, which shall include but not be limited to, notifying consumers as appropriate, returning collected amounts to consumers, correction of records, and modification of the terms of the statement of work; further Bidder would request that if the State or the Agency accepts such term that such term would not be interpreted to waive Contractor's compensation.

1. PURPOSE AND SCOPE

ConServe has read and understands.

2. DEFINITIONS

ConServe has read and understands.

1. QUALIFICATIONS

1.1 The collection agency must be a full service agency and have the ability to handle several classifications of accounts, including educational, medical, and any other account assigned to it. A minimum of 22 state spending units have indicated to the Purchasing Division that they anticipate the utilization of collection services. Other State Agencies may elect to use the collection services provided by the successful bidders.

ConServe has read, understands and agrees to comply.

Company Overview

Since 1985, ConServe has provided accounts receivable management services ranging from collection to administrative services for Companies, Financial Institutions, Non-Profits, and Government. ConServe has two production sites located in Fairport, New York and Buffalo, New York, with its Corporate Offices at the Fairport location. In addition to our experience gained on the U.S. Department of Education (ED) Contract, we provide services to a wide range of Clients with delinquent account receivables related to higher education and general consumer and commercial debts such as fines, loans, medical debts, grants and other general account receivables. ConServe is also an approved General Services Administrator (GSA) contractor.

Mission Statement

ConServe is dedicated to satisfying the needs of its Clients in a manner consistent with improving the human condition, and that will foster the development of long-term, profitable business relationships with our Clients, our employees, our vendors, and the community as a whole.

Collection Philosophy

ConServe's success in recovering on defaulted loans pivots around our philosophy to develop win-win scenarios for both our Clients and the borrowers. Our debt counselors are real time problem solvers, dedicated to helping borrowers find solutions that preserve a sense of control and individual self-esteem. By combining this personalized, human-centered approach with diligent and methodical follow-up systems, we have been able to consistently achieve the highest recovery rates.

The ConServe Advantage

Innovative recovery solutions, the result of leveraging performance data analytics with state-of-the-art technology are why our Clients rank us #1. Our passion for ethics, compliance and Client satisfaction is the ConServe Advantage®. ConServe has outlined seven (7) initiatives that make us the right choice for the State of West Virginia and the State Agencies. The ConServe Advantage is comprised of:

Client Satisfaction

Client Satisfaction is our Top Priority.

As a Client-focused organization we are committed to become an extension of our Client's brand. In fact, 4 out of 5 of our existing Clients rank ConServe as their #1 collection agency based on our annual Client Report Card.

Compliance

Doing the right thing, at the right time, the right way

ConServe's business practices and employee actions will comply with all laws and regulations governing our industry. This includes compliance with FD CPA, FCRA, GLB, HIPAA, FERPA, The Privacy Act of 1974, and all other applicable regulations regarding privacy and confidentiality of sensitive information managed or held by ConServe.

ConServe is ACA PPMS Certified, FISMA Compliant and has achieved SSAE 16 Type II Engagement. Less than 1% of all collection agencies have earned these distinctions.

Data Security

Your data is safe and secure, period.

With more than 1000 information security controls in place, and in compliance with the strict security guidelines and audits required by the U.S. Department of Education, and in conjunction with Federal contract requirements, ConServe maintains FISMA (Federal Information Security Management Act) 3rd party certification, which complies with all NIST (National Institute of Standards and Technology) 800-53 standards and guidelines, our Client's data is safe and secure.

Ethics

All of our work demonstrates character, integrity and respect.

ConServe implements the highest measures of quality, consistency and performance standards in everything we do. Ethics and compliance are the building blocks of our success. ConServe is proud to have been a recipient of a Business Ethics Award for our commitment to ethical business practices.

People

We work as a team, together we can accomplish anything.

At ConServe, our employees are our most valuable asset; we recruit, hire, develop and promote the very best. ConServe provides continuous training for all employees, thereby empowering them to deliver exemplary service in a consistent, compliant and professional manner.

ConServe is dedicated to satisfying the needs of our Clients in a manner consistent with improving the human condition; fostering the development of long term profitable business relationships with our Clients, our employees, our vendors and the community as a whole.

Performance

Ranked #1 with 4 out of 5 of our Clients

ConServe is a top performing accounts receivable management company with the numbers to prove it. Innovative recovery solutions, the result of leveraging performance data analytics with state-of-the-art technology, are why our Clients rank us #1.

Technology

State of the art collection platform and industry leading data analytics

Leveraging investments in world-class recovery platforms, voice recognition technologies and industry-leading predictive analytic experts, ConServe has emerged as a leader in connecting with the consumer and communicating the right thing, at the right time, in the right way. This allows us to optimize our recovery performance for our Clients.

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

ConServe has read, understands and agrees to comply.

2. MANDATORY REQUIREMENTS

4.1 Mandatory Contract Services Requirements and Deliverables: Contract Services must meet or exceed the mandatory requirements listed below.

4.1.1 Vendor must attempt to collect debts on behalf of the State of West Virginia and/or its spending units.

ConServe has read, understands and agrees to comply.

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

ConServe has read, understands and agrees to comply.

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

ConServe has read, understands and agrees to comply.

4.1.4 Placements (Both Primary Placement and Secondary Placement)

4.1.4.1 The vendor(s) must have the ability to handle several account classifications of accounts separately, in order to provide the spending unit with information on the collection performance for each class of accounts.

ConServe has read, understands and agrees to comply.

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

ConServe has read and understands.

4.1.4.3 Upon Placement of an account with a collection agency, the spending unit will forward a letter of transmittal to the collection agency in its designated area. These transmittals will contain the following –

- 4.1.4.3.1 Type of Account and description of service
- 4.1.4.3.2 Name of whom the claim is made against
- 4.1.4.3.3 Address, including zip code
- 4.1.4.3.4 Balance Due
- 4.1.4.3.5 Date of Service or age of account
- 4.1.4.3.6 Telephone number (Optional)
- 4.1.4.3.7 Previous collection reports received on individual accounts when available
- 4.1.4.3.8 Any other information deemed important by the spending unit.

ConServe has read and understands.

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

ConServe has read, understands and agrees to comply.

4.1.4.5 The vendor will implement collection procedures and attempt to achieve maximum recovery from debtors. These procedures will include at least 2 monthly telephone calls and 1 monthly letter. Procedures will also include direct mailing efforts and skip tracing procedures when the address is identified as undeliverable by the post office.

ConServe has read, understands and agrees to comply. ConServe has provided our full comprehensive work plan below.

Service Approach -ConServe Good Start Table

Each new relationship begins with a comprehensive interview, including representatives from our members of our Executive Management Team, Client Care, Operations, and Finance departments. Together, through this interview process, we develop a complete Client Profile to ensure that the parameters of our business relationship are clearly communicated, outlined and documented to guarantee clearly defined roles, responsibilities and performance expectations. The success of these programs is confirmed by our customer satisfaction scores in our annual Client Report Card. ConServe's 2014 Client Report Card can be found in Attachment 1.

ConServe's Good Start Program		
DAY 1-10	DAY 11-30	LIFE OF CONTRACT
ConServe's No Risk Contract <ul style="list-style-type: none"> No Commitment Simple Terms Business Partners Scope of Work <ul style="list-style-type: none"> Define Relationship Parameters Define Collection Rules Data Management Processes Reviewed Welcome Kit <ul style="list-style-type: none"> SOW Summary Provided Contact Information Exchanged Free Tools 	Secure Access <ul style="list-style-type: none"> Identify Key Personnel Create Secure User ID & Passwords Schedule Client Web Portal Training 24/7 ConServe Client Web Portal <ul style="list-style-type: none"> Manage Accounts Upload Accounts Produce Reports and Documents Plug & Play Placement Process <ul style="list-style-type: none"> Upload Accounts 24/7 Immediate Acknowledgment Accounts assessed and assigned within 24 hrs 	Evaluation <ul style="list-style-type: none"> Set Performance Goals Monthly Performance Dashboard Reporting Quarterly & Annual Agency Reviews Communication <ul style="list-style-type: none"> Industry Leading Client Care Department Client Newsletter & Regulatory Updates On-line Industry Resource Center Value Added Training <ul style="list-style-type: none"> Free ConServe University® Workshops Free ConServe University® User Group Access to Client Resource Center

ConServe Work Plan Table

ConServe's success in recovering on defaulted debt pivots around our philosophy to develop win-win scenarios for both our Clients and the debtors. Our debt counselors are real time problem solvers, dedicated to helping debtors find solutions that preserve a sense of control and individual self-esteem. The following table illustrates ConServe's overall collection approach and key activities from the moment accounts are placed and over the entire life of the account while at ConServe.

Full Collection Services by ConServe				
TIME TABLE	ACTION	ACTIVITIES	OWNER	RESULTS
Day 1	Placement of Accounts	Complete Placement of Accounts	Client	ConServe receives accounts to be placed for collections
	Analysis of Accounts	Scrub and Score Accounts	ConServe	ConServe scrubs and scores accounts based on borrower criteria
Day 2	Initial Collection Activities	Initial Notice is Sent, Level I Skip Tracing Performed, First Contact Attempts	ConServe	Accounts are contacted by letter and phone calls. The full collection process begins.
Life of Account	Recurring Collection Activities	Subsequent attempts, Daily Monitoring and Account Updates, Dispute Management	ConServe	Each Account is queued and scheduled for recurring contact activity:
Life of Account	Performance Management	Review Established Performance Expectations	ConServe	Monthly management review of ConServe's Performance against Client expectations.
		Distribute Monthly Client Performance Dashboard Reports	ConServe	Review Quantitative Performance Results

ConServe Full Collection Work Plan

Within 24 hours of referral or placement, the first notice, including, when needed, the required Federal validation with Mini-Miranda statement, will be sent to the debtor. Each account is assigned a unique ConServe account number and personal identification number (PIN) that can be used on our interactive website and our automated phone teller system. At the same time a new account acknowledgment will be sent to your staff. Samples of these notices are located in Attachment 2.

Secure Internet tracing is performed to produce bankruptcy and death database information, address and telephone number verification and credit history will be completed within the first 24 hours of placement. For consumer collections the debtor's five closest neighbors and seven closest relatives and recent purchase history will also be completed within the first 24 hours of placement. New data will be appended to the account.

Next, the debtor's information file is generated and assigned to a collection team that will be responsible for the account until a disposition is assigned. Accounts are assigned to a collection team based upon debt type, collection philosophy and balance range. Simultaneously, the account is assigned to a debt counselor's dissemination queue within eight hours of account placement. This assignment process and schedule is designed to maintain a consistent and manageable daily caseload for each debt counselor, while ensuring consistency of representation.

Telephone Contact

Within two business days, new accounts are queued for contact. Our debt counselors make telephone attempts manually and through our fully full integrated telephone system. During initial telephone contacts with debtors, ConServe debt counselors attempt to achieve several goals for each account using a proven process. For consumer collections the first steps are to verify the identity of the debtor and identify oneself to the debtor. The next include serving the debtor with a mini-Miranda statement and asking for payment in full. To achieve these goals ConServe debt counselors use a scripted statement such as:

"My name is (alias) and I'm a debt counselor with ConServe, representing (Client). (Client) has placed a debt in your name for collections. This is an attempt to collect a debt and any information obtained will be used for that purpose. Our call may be monitored for quality control purposes. I'm calling to give you an opportunity to pay this in full today."



ConServe debt counselors then pause and listen to the debtor to determine the reason for non-payment. If the debtor expresses any indication that payment in full or in part is possible, our debt counselors are trained to use the appropriate techniques needed to motivate the debtor to make full payment immediately.

Knowing that immediate payment is not often forthcoming, our debt counselors are fully trained to identify and address any scenario that could arise affecting an account, from disputes to hardships.

Our debt counselors then attempt to develop a profile of the debtor to facilitate future collections, soliciting information about the debtor's occupation and employer, any spouse's

occupation and employer, current address and telephone numbers, whether the debtor owns a home or rents, and any financial institution relationships.

As ConServe debt counselors determine what factors are most likely to motivate a debtor to pay, they also identify funding sources, including bank accounts, upcoming paychecks, available credit (where applicable), refinancing options, and other sources of funds while viewing a Credit Report of the debtor.

At the conclusion of this initial attempt, ConServe debt counselors close the call courteously and professionally, updating the account with all pertinent details needed to ensure the success of future efforts.

If contact is not made on the first call, ConServe debt counselors make subsequent contact attempts at alternate times, during business and non-business hours (within FDCPA guidelines). All calls to debtors and references, are scheduled between 8:00 a.m. and 9:00 p.m. (based on the debtor's time zone) Monday through Saturday. Collection efforts continue on each account until contact is made or accounts are forwarded for skip tracing to locate assets to continue the process.

Collection Notices

ConServe's written communications undergo a rigorous compliance program to ensure all letters meet state-specific and Federal regulations. Our compliance officer reviews content regularly to ensure compliance, and all letters are subject to a biannual legal review by a Collection Notice Review Panel-accredited attorney, a function of ACA International. Letters include a return envelope and payment stub for debtor convenience. The following are the most commonly used in inventory.

- **Validation Notice**—Our standard first notice is sent to the debtor notifying them of the debt. The debtor can contact ConServe by telephone, mail or by utilizing our interactive site for debtors, www.payconserve.com.
- **Notice of No Response**—ConServe sends a second notice if no response or payment is received.
- **Confirmation of Payment Arrangements Agreement**—ConServe uses this letter to confirm payment arrangements.
- **Broken Promises Letter**—ConServe sends this letter if the debtor fails to make a payment as agreed.
- **Notification of Partial Payment Received**—ConServe sends this letter in the event a payment is made for less than the full balance with no prior payment arrangements.
- **Referral Notice**—ConServe may send this letter when an account is under review for possible legal action.
- **Consolidation Letter**—ConServe sends this letter if a debtor is eligible for consolidation.
- **Formal Notice of Non-Compliance**—ConServe may send this letter if a debtor fails to respond to all previous notices.

Samples of these notices are located in Attachment 2.

Skip Tracing

Effective debtor location is a sophisticated and critical element of the recovery process. ConServe offers one of the most thorough and integrated systems available. Our skilled skip tracers utilize a variety of manual and automated tools to locate debtors. Our skip tracing process consists of two levels.

Level I: Automated Information Gathering

The first level is automated information-gathering. Each account that is placed with us for collection will have the following skip tracing events take place at the automated information gathering stage level:

- Check to see if a bankruptcy filing has taken place or if the debtor is deceased
- Check address with NCOA to see if the debtor has moved.
- If there is no telephone number listed with the account, cross-reference the address with a national database for a current phone number.

Level I resources include First Data, bankruptcy search capabilities, Directory Assistance, credit bureau reports, other data from major credit bureaus, national change of address data, and surname search databases.

Level II: Debt Counselor Information Review

If we are unable to obtain a telephone number and or good address for the debtor at the automated skip tracing level, the debt counselors will perform the next level of skip tracing.

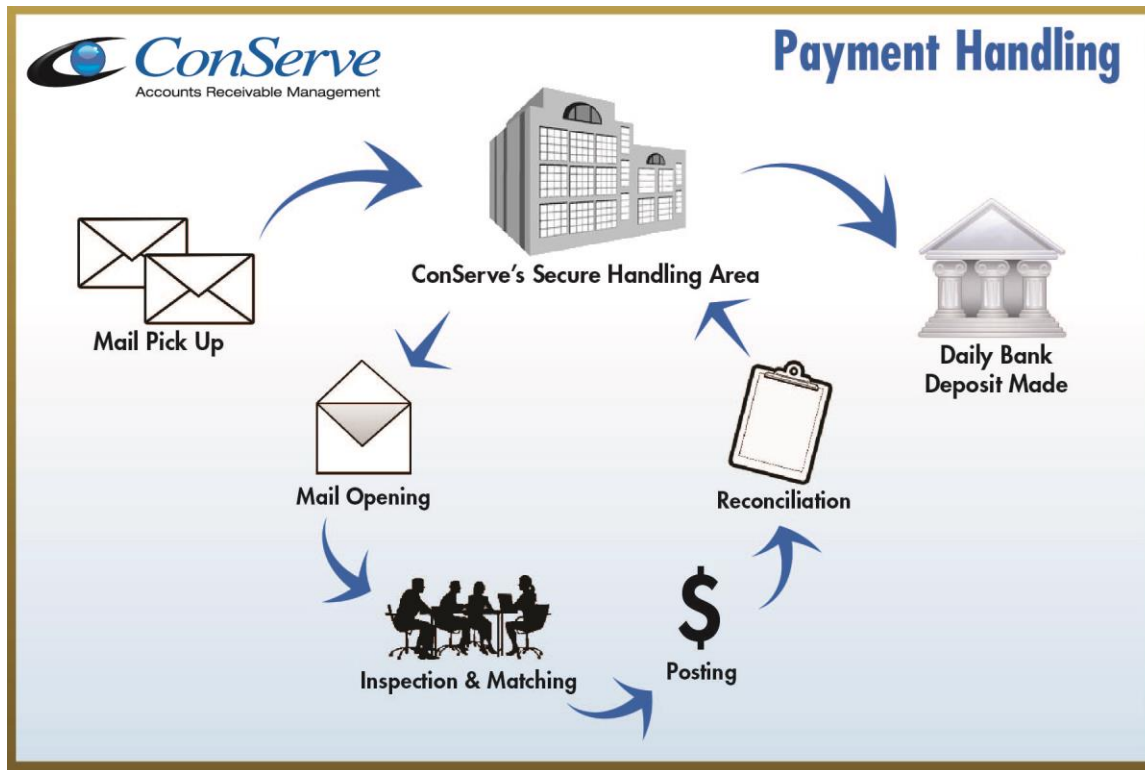
Level II resources used may include credit reports obtained from credit repositories, such as Experian, Equifax, and Trans Union, to check for a current address and place of employment, reverse look ups through NSTN, and cross-directory address look ups through a variety of websites.

Payment Handling

ConServe handles and posts payments every business day. A designated staff member of the finance department picks mail up daily at 11:00 am. The finance department opens all mail, with the exception of mail addressed to the management team labeled “personal and confidential.” Only qualified personnel, including ConServe’s accounts receivable clerks and accounting clerk, open mail. They do so jointly to ensure all correspondence is received, date stamped, and distributed accurately and efficiently.

ConServe accounts receivable clerks inspect and match payments to accounts during posting, using name, address, social security number or account number as necessary. We maintain a separate procedure for receiving cash and check payments. Each payment is reconciled and recorded separately into the system. The accounts receivable clerk prepares a deposit slip, and the accounts payable clerk makes the daily deposit at the bank. A copy of the deposit slip is routed to the accounting manager, who reconciles totals to daily reports off the system.

The following graphic represents our daily payment handling process.



Cash Payments

ConServe directs debtors not to send cash payments through the mail. However, even having directed debtors to send a check or money order in lieu of cash, sometimes the company does receive cash in the mail. In this case, the payment is routed to an accounts receivable clerk, who records and posts the payment and locks the funds within a secure area in our accounting department. The accounts payable clerk ensures delivery of the funds to our financial institution along with the remainder of the day's transactions.

In the event a local debtor visits our office in Fairport, New York, to make a payment, ConServe collects the necessary information and payment instrument, provides the debtor with a receipt for the payment made, and processes the payment using procedures developed for payments received through the mail.

Bank Deposits

The accounts receivable clerk prepares a deposit slip, and the accounts payable clerk makes the daily deposit at the bank. A copy of the deposit slip is routed to the accounting manager, who reconciles totals to daily reports off the system.

Remittances

The transfer of funds collected on accounts placed at ConServe can be managed in many different ways. ConServe is extremely flexible and can accommodate most remittance schedules (including daily, weekly, semi-monthly and monthly). ConServe is able to remit to

Clients by check that includes a comprehensive trust statement detailing the payments made for that particular remittance, or electronically using electronic funds transfer (EFT) or the automated clearinghouse network (ACH). ConServe will issue payments in net or gross amount of each fund as defined by the State or State Agency.

ConServe separates the accounts in our system according to the needs of the Client as well as the type of business placed. We house primary accounts and reassigned accounts separately as well as separate each type of business. This allows our Client base to easily receive funds collected in an organized and manageable method. Our initial Client interview process is when ConServe uncovers each unique and specific detail as it relates to reporting, remittance as well as account management. We take a great deal of time and effort initially so that we can assure each requirement is fulfilled.

NSF Check Processing

ConServe has well developed procedures in place for handling checks written against accounts with non-sufficient funds (NSF). After the financial institution presents the check a second time unsuccessfully, the payment is reversed. If within your policy parameters and state guidelines, ConServe will add a service fee to the account balance. We attempt to reach the debtor by telephone to secure payment from a viable source and, if unsuccessful, send the debtor a notice informing the individual of the details regarding the returned check. ConServe reports all activity related to NSFs to Clients.

Overpayments

ConServe posts all payments made on open accounts each day. If a debtor overpays a balance on an account, the month-end process reveals the occurrence. To ensure sufficient funds are in place, ConServe holds the funds for 45 days. After that time has elapsed, we review the account's circumstances. If the overpayment is for an account that has since been consolidated, we forward the payment to the lender. If the payment is for more than \$25, we return the item to the debtor.

Audits

ConServe undergoes multiple, overlapping, rigorous audits, both external and internal, as a standard part of company operations every fiscal year. These audits affect all aspects of operations.

Annual external audits include a compliance audit and financial statement audit which are performed as part of the Federal Third Party Servicer Audit. The accounting firm of Insero & Company CPAs, P.C. conducts both audits.

Internal compliance audits include operational audits conducted by our quality control auditors on a periodic basis, Client-specific audits conducted by ConServe personnel in compliance with contracts with such Clients, and audits related to our PPMS certification. Each element of ConServe's PPMS certification must be audited annually. Operational audits conducted by our quality control auditor are designed to verify compliance with internal guidelines for resolving Client issues, conducting training, encouraging continuous process improvements, and identifying non-conformity and corrective actions.

The Federal audit correlates with the requirements of our PPMS certification, Client-specific audits, and quality control operational audits. This level of redundancy ensures the highest level of quality available on the market today.

Handling Disputes

Dispute Resolution Specialists oversees all efforts to resolve disputed accounts. Our focus is to quickly determine the nature of the dispute before proceeding. Once determined, ConServe informs the Client and suspends collection activity, pending direction or receipt of documentation from the Client if not available at ConServe. If documentation is available to support the validity of the debt, we provide it to the debtor. Typically, this includes a copy of a promissory note if the account is for a loan, or other applicable documentation. All responses to written disputes are provided to debtors well within the 30-day timeframe for a response.

If the debt is found to be invalid, we close and return the account immediately. Once we provide the debtor with proof of the debt's validity, we immediately resume collection activity. All pertinent information is recorded on our collection system.

Credit Bureau – Collection Account Reporting

ConServe has the ability to credit report, if required.

When reporting debtors to credit bureaus, we do so in compliance with Federal laws, our internal policies, and your guidelines. We can report to one or more national bureaus. Debt Counselors may use the possibility of credit bureau reporting as leverage during conversations with debtors, urging payment in full or some other form of resolution. ConServe provides updates to the credit bureaus electronically.

Credit Bureau – Collection Account Removal

ConServe will remove Collection Accounts from consumer credit files following our Client's Close and Return policy and in the event that an account was placed with our Agency in error. The FCRA requires that we remove accounts from credit reporting when the consumer requests proof of the debt and we are unable to provide proof in a reasonable amount of time. All other accounts that have been credit reported will be updated, as payments are posted to accounts to ensure balance accuracy in reporting; and when accounts are Paid in Full, the accounts will be updated to reflect that status.

Administrative Resolutions

ConServe debt counselors are trained to know how to identify the myriad of potential ways in which receivables may be resolved when immediate payment in full is not forthcoming.

Payment Arrangements

Payment arrangements are based on a debtor profile developed during the normal course of collection efforts by debt counselors, in which they review the debtor's present situation from credit report data. Using this data and additional information provided by the debtor, debt counselors identify and attempt to have the debtor commit to the most beneficial payment terms, with a down payment up front and the balance in full payable within 180 days.

Debtor Bankrupt

ConServe has extensive experience in processing bankruptcies, both Chapter 7 and Chapter 13, for dozens of Clients for which we currently collect miscellaneous portfolios of receivables. Bankruptcy processing efforts are conducted and overseen by ConServe's Operations Services Department. This team has more than 20 years of combined experience in this critical area.

Debtor Deceased

In the event of the death of a debtor, all activities cease. ConServe requests documentation verifying the death, obtaining a copy of the death certificate, obituary, or other form of proof. ConServe informs the appropriate designee or executor that the loan in question may be discharged, and forwards all appropriate documentation to the Client, closing the account to reflect the correct status.

Debtor Disabled

Utilizing the Total and Permanent Disability Cancellation Request, ConServe debt counselors can work with debtors to ensure that they meet evaluation requirements under applicable regulations. Once all documentation is in place, including a physician's certification, the debt counselor updates the account to reflect the appropriate status, ceases collection attempts, and schedules the account to be closed and returned.

Debtor Incarcerated

If a ConServe debt counselor discovers a debtor has been incarcerated, the debt counselor finds out the place of incarceration, date of incarceration, and earliest possible parole date. Once the correctional facility has provided written verification, the account is updated in our collection system to reflect the debtor's status. ConServe resumes collection activity after the inmate is released.

Hardship Cases

ConServe handles hardship cases in accordance with Client guidelines. During the discovery phase of our relationship with you and your staff, ConServe solicits feedback regarding the preferred method and procedures for handling such accounts. Typically, we obtain information from the debtor's current financial position to corroborate any data already received so that a course of action may be determined based on a full understanding of the facts of the case.

Settlements

ConServe adheres to any blanket settlement parameters allowed by Clients, or, alternatively, refers individual offers to Clients for consideration. The implementation of settlement authority for a specific Client is included in debt counselor project training and may be included on any appropriate settlement solicitation letters sent to good addresses.

Litigation Processing

ConServe has fully defined criteria for taking legal action on a Client's behalf that can be customized to meet your requirements. We can take comprehensive legal action wherever a debtor resides within the United States. Litigation will never be pursued without Client approval.

Legal Criteria

After careful review and several attempts to collect the debt by our debt counselors, if a debtor is unreasonable or not responding to collection efforts, the account is brought to the attention of the group manager. The group manager researches the account and checks to see if the Client has indicated a willingness to sue. The group manager then reviews the collection efforts made by the debt counselor and also researches assets available to the debtor. If the account balance is a minimum of \$1,000, the debtor has verifiable assets, and repeated collection attempts have been unproductive, the account is referred to our legal department.

Pre-Suit Activity

Our legal department coordinates further action upon receipt of Client approval, including the following measures.

- **Pre-Legal Letter**—ConServe sends a letter to the Client to confirm the Client's decision to authorize litigation.
- **Attorney Selection**—ConServe selects an appropriate attorney for the given case from a wide variety of national sources, taking into consideration the debtor's jurisdiction and other facts of the case. Sources include National Commercial Bar Listings, general bar listings, American Lawyers Quarterly entries, Clearing House Quarterly entries, Forwarders List Entries, and International Lawyers Listings.
- **Case Forwarding**—Once an attorney is retained, ConServe forwards case documentation to the lawyer or firm with a request for acknowledgement of receipt.
- **Demand Letter**—The attorney sends a demand letter to the debtor, informing the debtor of the attorney's role and requesting payment.
- **Payment Arrangements**—If the debtor is unable to make a lump sum payment, the attorney attempts to set up payment arrangements (subject to our Client's approval) backed by a Confession of Judgment. If the debtor defaults on the payment schedule, the attorney has the means to enter judgment.
- **Report**—Following this pre-suit period (usually two weeks to thirty days), the attorney submits a recommendation for further action.

Suit Preparation

If the attorney is unable to obtain payment in full or payment arrangements from the debtor and if additional action is approved, the attorney will prepare the case for suit.

- **Court Costs**—The attorney initiates the process of securing all fees, including filing fees, service of summons and complaint, entry of judgment and execution fees, in advance from the Client. The attorney tracks and records court costs to include them in the total amount of any judgment entered against the debtor.
- **Affidavits and Supporting Documentation**—The attorney has written statements of fact signed before a notary public, including invoices, statement of account, and any other applicable contracts and agreements between the Client and the debtor.

Suit Processing

Once the attorney receives all of the required information and documents, the attorney initiates the suit with a summons. ConServe takes delivery of the summons and the complaint from the attorney and forwards them to the Client for execution. Upon receipt of the signed summons and complaint from the Client, it is returned to the attorney to send out to a sheriff or marshal for service. A sheriff or marshal then serves the summons and complaint to the debtor.

The debtor is given 40–45 days to file an answer to the summons and complaint. If no answer is filed, the attorney can obtain a default judgment. If the debtor files an answer—documentation in which the debtor presents his side of the story, frequently by denying everything and forcing the Client to prove every single allegation raised in the complaint—one of two things will happen:

- A court date is scheduled and a judge is responsible for reaching a verdict.
- The attorney requests a motion for summary judgment. This request is initiated in the absence of legal grounds for trial or in the event that no defense is raised against the complaint.
- In the majority of collection cases, the debtor fails to hire an attorney or file an answer.

The result in both scenarios is typically a judgment in favor of the Client. Once a judgment is obtained, the legal system offers several options for satisfying it, including:

- Income Execution
- Property Execution
- Bank Account Seizure
- Information Subpoena

In all cases, ConServe and its authorized attorney take all steps necessary to effect recovery of the judgment on behalf of a Client.

Suspended Accounts

ConServe adheres to any and all suspension requests as provided by the Client. All correspondence regarding suspended accounts will be immediately forwarded to the Client.

Close and Return

Requests to close and return accounts are processed immediately. An operations manager reviews all requests for closure and advises your designated staff member of any pending payments or consolidations in process prior to the request. On a monthly basis, all qualifying ConServe Clients receive a close and return report reflecting all such activity. Additionally, ConServe can perform a systematic scan of its database based on your criteria to select matching accounts, which may then be closed and returned. There are no additional charges or fees associated with requesting the closure of accounts.

Reports

ConServe offers many flexible reporting capabilities. Our Clients can find the easiest and most convenient reports on ConServe's secure Client Web Portal. Once access is provided, this portal offers a secure method to view standard electronic reports to easily reconcile inventories or to receive acknowledgement of new business placed with ConServe.

ConServe maintains separate funds by Client and type (for example Tuition, AR, Institutional Loans, Perkins Loans, etc.). Each fund in the collection system contains each different type of business also separating primary, secondary and tertiary placements of accounts/loans.

Reports can be created according to the specific fund and Ad-Hoc reporting is also available. Reports can be accessed in the secure ConServe web portal 24 hours per day, 365 days per year. Each report is archived for Client access. Reports can also be saved to the Clients PC by the Client at any time. Below is a brief description of the reports demonstrating the vast amount of data elements provided to our Clients. A copy of our Sample Reports can also be found in Attachment 3.

Standard ConServe Web Portal Reports

New Business Acknowledgement Report: This report is available on ConServe's Secure Client Web Portal within 24 hours of account placement. Once available, an automated email notification is sent to the Client informing that the acknowledgement report is available for viewing.

The report provides a confirmation of account placement, listing the number of accounts placed, the date of placement, and the total balance of the accounts placed. If required, this report can be provided to the Client via US mail within seven (7) business days of referral. More often the electronic format is used by our Clients for efficiency, speed and accuracy.

- | | | |
|---------------------------|------------------------------|----------------------|
| 1. Client Account Number | 5. First Name | 9. Misc Fee |
| 2. Social Security Number | 6. Initial Balance | 10. Collection Costs |
| 3. Client Account Number | 7. Initial Principal Balance | 11. Fund |
| 4. Last Name | 8. Initial Interest | 12. Client Name |

Progress Report: This report is available on the secure ConServe web portal and is archived on the 1st day of each month. An automated email notification can also be set up so that each Client is aware of their report being available to view in the secure portal.

The Progress Report is a detailed electronic CSV file that includes all open accounts listed for a specific Client fund. The report will provide the current status of the account and a detailed breakdown of the outstanding balance. The report is in a CSV format so it can be sorted in many ways, if desired. It includes the following data elements reflected in separate column headers:

- | | | |
|---------------------------|---------------------------|--------------------------|
| 1. Client Account Number | 8. Collection Cost | 15. Status |
| 2. Social Security Number | 9. Agency Interest | 16. Account Phase |
| 3. Last Name | 10. Interest balance | 17. Client Fund name & # |
| 4. First Name | 11. Miscellaneous Fee | 18. Date of Service |
| 5. List Date | 12. Initial Balance | 19. Date of delinquency |
| 6. Current Balance | 13. Account last pay date | |
| 7. Principal Balance | 14. Amount paid to date | |

Close Report: This report is available on the secure ConServe web portal and is archived on the 1st day of each month. An automated email notification can also be set up so that each Client is aware of their report being available to view in the secure portal.

This Report is a detailed electronic CSV report of all accounts that have been closed for the month for a specific Client. This report is very similar to a Progress Report.

- | | | |
|---------------------------|------------------------|------------------------|
| 1. Social Security Number | 6. Account | 11. Bankruptcy |
| 2. Client name | 7. Last Payment Date | 12. Client Number |
| 3. Last Name | 8. Amount Paid | 13. Canceled Principal |
| 4. First Name | 9. Close Date | 14. Canceled Int |
| 5. List Date | 10. Cancel Description | |

Address Report: This report provides the Client account number, the debtor's (new) name, (new) address, as well as the Social Security number.

- | | | |
|-------------------|---------------------------|----------------------------|
| 1. Account Number | 6. Address Line 2 | 11. Address Changed Date |
| 2. Last Name | 7. City | 12. Social Security Number |
| 3. First Name | 8. State | 13. Disposition |
| 4. First Name | 9. Zip Code | 14. Client Number |
| 5. Address Line 1 | 10. Client Account Number | 15. Client Name |

Performance Dashboard Report: This report provides Clients with a twelve month view of collection performance by monthly account listings. It provides a detailed breakdown of the number and dollar of accounts listed, recalled, returned and collected as well as benchmark performance in order to gage the collection activity against the industry for that placement month.

- | | | |
|------------------------------------|----------------------------|--------------------------|
| 1. Business Line | 6. Ave. Age of Accounts | 11. Collected |
| 2. Placement Month | 7. Original List | 12. Recovery Percentage |
| 3. Placement Year | 8. Client Recalled | 13. Benchmark Percentage |
| 4. # of Months on Collection Floor | 9. Credit/Debit Adjustment | 14. Variance |
| 5. Number of Accounts | 10. Final List | |

Client Invoice Reports

Trust Invoice: The Client Trust Invoice can be provided to the Client using the secure web portal as a PDF image. Many Clients prefer this delivery method over paper reporting because it's fast and easy as well as helps to conserve paper resources. The Trust Invoice reflects each transaction per Client fund and summarizes the amount due to the Client as well as ConServe. Trusts include the debtors name, account number, amount and date paid and the current balance.

Additional Reports

Additional reports are also available upon request and can be securely delivered using the ConServe web portal. Reporting requests can be sent to our Client Relations Team at ***clientcare@conserve-arm.com***

Complete Inventory Report: This Report is available upon request and includes all open and closed accounts for a specific Client. This report can be requested and delivered to the secure ConServe web portal in the CSV file format. The following data elements are supplied in this complete inventory report.

- | | | |
|--------------------------|-------------------------------------|----------------------------|
| 1. Client Account Number | 8. Collection Cost | 15. Closed Reason |
| 2. Last name | 9. Agency Interest | 16. Open account phase |
| 3. First Name | 10. Account Balance | 17. Date canceled |
| 4. Date listed | 11. Initial Balance | 18. Last Payment |
| 5. Principal Balance | 12. Description (status of account) | 19. Amount paid on account |
| 6. Interest | 13. Client (Fund number) | |
| 7. Miscellaneous fee | 14. Social Security Number | |

International Capabilities

ConServe has developed the capability to pursue recovery of debts owed by foreign nationals anywhere they reside after departing this country, as well as debts owed by expatriated American citizens. The key parts to an international recovery effort are:

- **Locating Debtors**—Locating international debtors can be difficult. In these cases ConServe relies heavily on information provided to us by Clients, which invariably assists in locating the debtor. In addition to using the contact information provided, we contact embassies, sponsors, and any other potential intermediaries, including individuals at the U.S.-address last occupied by the debtor, friends, and relatives if possible. All skip tracing complies with U.S. regulations.
- **Communicating with Debtors**—Knowing that the majority of the world's population is capable of speaking English, French, or Spanish, ConServe's in-house employees who speak these languages are valuable in the communication part of the recovery process. If telephone communication is not possible, we communicate via email using the secure, compliant technology built into our debtor website, **www.payconserve.com**. Additionally, certain members of management are authorized to make and receive calls internationally after hours here, but during business hours in the debtor's locale.
- **Retrieving Funds**—In addition to payments received in the mail by check or money order, ConServe offers debtors the ability to make payments over the telephone via Western Union, credit card, wire transfer, overnight express mail, and "ConServe Smart Pay Check." Debtors can make online payments at **www.payconserve.com**. We have tracking mechanisms in place to ensure funds arrive when expected.

To date, this process has proven effective in recovering a large percentage of dollars owed by individuals residing outside of the country.

Experience with Primary, Secondary & Tertiary Accounts

ConServe has extensive experience in providing collection services with many different types of accounts at various ages. We have experience in working primary, secondary and tertiary portfolios for many different Clients.

Ability to Manage Portfolios

ConServe has great diversity in the services we provide to our Clients and our ability to manage many different debt types. ConServe has dedicated units for recovery based on type of debt and balances associated with the debt.

ConServe currently employs Debt Counselors to recover on the following types of obligations:

- **Loans:** Several of our business lines are comprised of defaulted loan products which are installment type loans made to consumers and/or businesses. These loans are unsecured consumer debts which are assigned to ConServe at various ages, including primary and secondary.
- **Receivables:** Several of our business lines are comprised of miscellaneous receivables, including draft accounts, monies owed to our Clients for various services, service contracts, and other types of receivables. These debts are unsecured consumer debts which are assigned to ConServe at various ages, including primary and secondary.
- **Private Educational Loans:** ConServe provides services to several private educational loan guaranty agencies on their defaulted portfolios. These debts are unsecured consumer debts which are assigned to ConServe at various ages, including primary, secondary and tertiary.
- **Federal Student Loans:** ConServe provides services to the U.S. Department of Education and several government established Guaranty Agencies for the recovery of defaulted federally insured student loans. The age of these debts can range from primary placements to accounts from the inception of the student loan programs in the 1960's.

Higher Education Accounts

ConServe has provided accounts receivable services for higher education since its inception in 1985. Our primary focus is the successful recovery of past due Federal Perkins/NDL/NSL/ HSPL/ICL, Institutional Student Loans, Student Tuition receivables and other Student receivables. Our “debt counseling” approach, diverse base of resources, combined with a state-of-the-art collection system, has enabled ConServe to become one of the most successful and performance oriented accounts receivable organizations in the industry today. ConServe’s intense focus on customer service and the utilization of advanced technologies has helped ConServe achieve outstanding returns for our Clients.

Currently more than 96% of our gross revenue is from higher education collections. Our Client base consists of over 500 college and university Clients across the United States. We also service private lender & guaranty agency Clients. Additionally, ConServe is an approved GSA vendor and has been performing collection services for the U.S. Department of Education since 2004. ConServe started as a small business contractor and after achieving the most dollars collected and the highest recovery rates, was promoted to the highly coveted “unrestricted” student loan collection contract. Since 2009, ConServe has been a top performer multiple times, and was recognized as the number one private Collection agency on the U.S. Department of Education unrestricted contract for the quarter ending in March 2014.

Perkins Loans and Federal Nursing Student Loan Experience and Management

ConServe has a team of experts in the collection and management of Perkins, HPSL and NSL Loans. We have assisted Clients in the collection of student loans without regard to the age of the debt. ConServe is constantly communicating regulation changes and updates not only to our staff, but also to our Clients. ConServe accomplishes this by attending pertinent seminars and conferences and by subscribing to industry publications. ConServe also publishes a newsletter to update our Clients concerning regulation changes, ancillary services, etc.

ConServe is a Third Party Servicer and subscribes to all of the provisions for Third Party Servicers as stated in Title IV of the Higher Education Act. Our Annual Third Party Servicer Audit conducted by a qualified Certified Public Accounting Firm is available upon request. This audit verifies our compliance with Department of Education and Federal Student Financial Assistance Program requirements.

ConServe remains knowledgeable in regards to State and Federal student loan regulations. Our commitment is evidenced by our membership to numerous organizations and frequent participation in a various seminars. We perpetually update and disseminate information to all employees to keep them abreast of the changing regulations.

Cohort Account Management and Procedures

ConServe's Cohort Account Management program, designed specifically for higher education Clients, assists in achieving and maintaining the acceptable default percentages outlined by Department of Education guidelines. ConServe's Default Management program provides complete rules and regulations review, Cohort Default training, loan consolidations, rehabilitations, deferments, forbearances and weekly portfolio management.

Cohort Goal

ConServe works with each Client on a one-on-one basis to set performance objectives and review the Client's specific needs. We develop a complete Client Profile to ensure that the parameters of our business relationship are clearly communicated, outlined and documented to guarantee clearly defined roles, responsibilities and performance expectations. As part of this process, both the "current" and "target" Cohort Default rates are discussed and documented.

Cohort Account Placement

When ConServe receives defaulted cohort accounts for placement from a Client or Client's billing servicer, a Client Care Specialist immediately enters the placements into the collection system, labeled as "cohort" and coded "priority new business". This isolates the cohort accounts and alerts our specialized and dedicated debt counselors to start working these accounts as priority new business. Once a borrower is located through extensive skip tracing, ConServe debt counselors are trained to cure these accounts in 1 of 4 ways: secure payment in full, procure deferment or forbearance, secure six consecutive monthly payments, or rehabilitate or consolidate the account.

Cohort status search

As a part of the initial process when working with all Title IV accounts, ConServe utilizes sources such as credit reports and the National Student Clearing House to verify present enrollment status. This allows ConServe to determine if the borrowers may be eligible for deferment or cancellation.

Weekly Cohort Reporting

Cohort Management Reports are provided on a weekly basis through ConServe's secure Client web portal. The Reports provide an analysis and status for each cohort account. Information includes active accounts, cured accounts, date of referral, and balance remaining. The website allows Clients access to this information 24 hours a day, seven days a week for convenience. Additionally, ConServe routinely schedules periodic performance review calls with our Clients to ensure we are performing at or above the Client's expectations.

Federal Perkins Loan Experience

ConServe currently has over 200 Clients whom place their Perkins accounts with ConServe. All of ConServe's Client base can utilize our Cohort Management system to achieve and maintain the acceptable default percentages outlined by the Department of Education. We have specialized work pools Debt Counselors work in daily, weekly and monthly focusing on Cohorts.

ConServe understands the importance and is aware of each Clients individual goals regarding their Cohort Rate and the importance. ConServe's Perkins Manager is in direct communication with Clients in regards to individual Cohort performance if requested or necessary. ConServe discusses each Clients Cohort Goal with them on a 1 on 1 basis.

Consolidation

ConServe has developed one of the most efficient consolidation programs in the industry today. With an industry-leading average of less than 3 weeks, we very often are able to recover the entire outstanding balance within the first month after placement.

Our debt counselors are skilled in pre-qualifying potential consolidation candidates prior to initiating the first call. In all cases, debt consolidation will be reviewed with borrowers to help determine if this is the best strategy for managing the debt. The ConServe consolidation program gives borrowers flexibility and timely assistance for debt resolution. Once the borrower is informed of the benefits of consolidation and completes the online application, it is processed electronically and may even be approved at the lending institution the same day.

Loans eligible for consolidation include:

- Perkins Loans
- Stafford and Federal Direct Stafford Loans
- SLS (Supplemental Loans for Students)
- HPSL/LDS (Health Professional Student Loans/Loans for Disadvantaged Students)
- Plus and Federal Direct Plus
- NSL (Nursing Student Loans)
- Federal Consolidation and Federal Direct Consolidation Loans
- FISL (Federal Insurance Student Loans)
- HEAL (Health Education Assistance Loan)

The ConServe Team works to ensure they are marketing the consolidation opportunity to all borrowers who could benefit. All applications are completed online by the borrower, and ConServe's operations coordinator compiles and monitors a list of all active consolidations. ConServe's consolidation program offers Clients the advantage of full accountability under our Professional Practices Management System.

Rehabilitation

ConServe is fully prepared to process rehabilitations for Clients. **The Higher Education Opportunity Act (Public Law 110-315) (HEOA) was enacted on August 14, 2008, and reauthorizes the Higher Education Act of 1965, as amended (HEA).** ConServe keeps abreast of changes and has therefore been able to develop fully compliant procedures, as follows:

- ConServe debt counselors actively explain the advantages and consequences of loan rehabilitation to qualified borrowers.
- Once the borrower requests rehabilitation, ConServe honors verbal and written requests to begin the rehabilitation process, setting up an appropriate payment schedule based on a financial statement from the borrower.
- ConServe begins monitoring events to ensure the borrower makes nine (9) consecutive, on-time monthly payments.
- After successful rehabilitation, ConServe instructs the appropriate credit repository to remove the loan default from the borrower's credit history.
- The borrower is returned to regular repayment status, which includes the reinstatement of all remaining rights and benefits associated with the original promissory note.
- The borrower signs a new promissory note.
- A borrower may only rehabilitate a defaulted student loan once. Upon default after rehabilitation, the borrower will be subject to additional collection activity.

These procedures may be supplemented with any Client-driven requirements, when those requirements are in compliance with related legislation.

4.1.5 Payments and Reporting

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

ConServe has read, understands and agrees to comply.

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

ConServe has read, understands and agrees to comply.

4.1.5.3 The following information must be included in each report by debtor in alphabetical order, by debtors surname:

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

4.1.5.3.2 Placement date of accounts

4.1.5.3.3 Beginning amount to collect, additional amount authorized for collection, amounts previously collected, amounts collected for current month, total collections to date, and balance owed.

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

4.1.5.3.5 Fees assessed, amount collected and balance due

4.1.5.3.6 Reason for returned or closed accounts (if applicable)

4.1.5.3.7 Remarks

4.1.5.3.8 Percent of dollar amounts collected to date

4.1.5.3.9 All collection agencies shall have the capacity to add accrued interest to applicable accounts on a monthly basis, this shall be included in the report

ConServe has read, understands and agrees to comply.

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

ConServe has read, understands and agrees to comply.

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

ConServe has read and understands.

ConServe is only bidding on the College and University Accounts outlined in this bid and as such, has not provided the attached agreement to this proposal.

3. CONTRACT AWARD

5.1 Contract Award: The Contract is intended to provide Agency with a purchase price for the Contract Services. If it is in the best interest of the state, the contract will be a progressive award with multiple vendors. Award will be made for low bid percentage to high percentage and usage will be in the same manner, per line item. If the low bid cannot provide the needs for the Facility at the requested time, the second low bid will be contacted. We will allow 48 hours for vendor to determine if they will be able to meet our needs.

ConServe has read, understands and agrees to comply.

5.2 Pricing Page: Vendor should complete the Pricing Page. The fees stated on the cost proposal must be wholly contingent on collection. Cost proposals must be bid in the form of percentage rates, as a percentage of collections. Price shall be a straight overall percentage. The quoted fees in the bid proposal shall be all inclusive and shall include all expenses to be incurred in connection with the services to be performed. Vendor should complete the Pricing Page in full as failure to complete the Pricing Page in its entirety may result in Vendor's bid being disqualified.

ConServe has read, understands and agrees to comply.

Vendor should type or electronically enter the information into the Pricing Page to prevent errors in the evaluation.

4. PERFORMANCE

Vendor and Agency shall agree upon a schedule for performance of Contract Services and Contract Services Deliverables, unless such a schedule is already included herein by Agency. In the event that this Contract is designated as an open-end contract, Vendor shall perform in accordance with the release orders that may be issued against this Contract.

ConServe has read, understands and agrees to comply.

5. PAYMENT

Upon payment to the spending unit of all sums collected on behalf of the spending unit by the collection agency, the collection agency will invoice the spending unit for the fee assessed. Compensation will be paid only if the debtor pays all or a portion of the account due. The collection agency is prohibited from retaining its fee from the amount collected on behalf of the State. Furthermore, fees assessed by the collection agency for collecting a claim shall never exceed the fee specified in the purchase order issued by the Purchasing Division of the Department of Administration, or the amount specified by law. Agency shall pay for all Contract Services performed and accepted under this Contract. Vendor shall accept payment in accordance with the payment procedures of the State of West Virginia.

ConServe has read, understands and agrees to comply.

6. TRAVEL

Vendor shall be responsible for all mileage and travel costs, including travel time, associated with performance of this Contract. Any anticipated mileage or travel costs may be included in the flat fee or hourly rate listed on Vendor's bid, but such costs will not be paid by the Agency separately.

ConServe has read, understands and agrees to comply.

7. FACILITIES ACCESS

Performance of Contract Services may require access cards and/or keys to gain entrance to Agency's facilities. In the event that access cards and/or keys are required:

7.1. Vendor must identify principal service personnel which will be issued access cards and/or keys to perform service.

7.2. Vendor will be responsible for controlling cards and keys and will pay replacement fee, if the cards or keys become lost or stolen.

7.3. Vendor shall notify Agency immediately of any lost, stolen, or missing card or key.

7.4. Anyone performing under this Contract will be subject to Agency's security protocol and procedures.

7.5. Vendor shall inform all staff of Agency's security protocol and procedures.

ConServe has read, understands and agrees to comply with all elements of Section 7. Facilities Access.

8. VENDOR DEFAULT

8.1. The following shall be considered a vendor default under this Contract.

8.1.1. Failure to perform Contract Services in accordance with the requirements contained herein.

8.1.2. Failure to comply with other specifications and requirements contained herein.

8.1.3. Failure to comply with any laws, rules, and ordinances applicable to the Contract Services provided under this Contract.

8.1.4. Failure to remedy deficient performance upon request.

ConServe has read, understands and agrees to comply.

8.2. The following remedies shall be available to Agency upon default.

8.2.1. Immediate cancellation of the Contract.

8.2.2. Immediate cancellation of one or more release orders issued under this Contract.

8.2.3. Any other remedies available in law or equity.

ConServe has read, understands and agrees to comply.

9. MISCELLANEOUS

9.1. Contract Manager

During its performance of this Contract, Vendor must designate and maintain a primary contract manager responsible for overseeing Vendor's responsibilities under this Contract. The Contract manager must be available during normal business hours to address any customer service or other issues related to this Contract. Vendor should list its Contract manager and his or her contact information below.

ConServe has read, understands and agrees to comply.

Primary Point of Contact

The ConServe team works in a cohesive manner to help Clients achieve their goals. Whether the task is to implement a large-scale contract or produce a simple report, the ConServe team remains focused to ensure accountability, efficiency, and performance. This commitment starts with our President and Founder and continues throughout the company.

William Carey
Regional Director of Business Development
(800) 724-7500 ex. 4457

William Carey will be the Regional Director of Business Development dedicated to the State of West Virginia and any West Virginia Spending Units. William forms and fosters new relationships and maintains them through quarterly meetings and provides any assistance, support, and training a Client may need. He will often be your first point of contact for any requests or concerns. He will be available to answer any questions during the selection process, work with you on a contract with ConServe, and help you with any issues or concerns once you are a Client.

Appendix 1
Certification and Signature
Page

CERTIFICATION AND SIGNATURE PAGE

By signing below, or submitting documentation through wvOASIS, I certify that I have reviewed this Solicitation in its entirety; understand the requirements, terms and conditions, and other information contained herein; that I am submitting this bid, offer or proposal for review and consideration; that I am authorized by the vendor to execute and submit this bid, offer, or proposal, or any documents related thereto on vendor's behalf; that I am authorized to bind the vendor in a contractual relationship; and that to the best of my knowledge, the vendor has properly registered with any State agency that may require registration.

Continental Service Group, Inc., d/b/a ConServe

(Company)



Mark E. Davitt, President

(Authorized Signature) (Representative Name, Title)

Phone: (800) 724-7500 Fax: (585) 421-1028 Date: 11/14/2014

(Phone Number) (Fax Number) (Date)

Appendix 2

Vendor Preference Certificate

State of West Virginia

VENDOR PREFERENCE CERTIFICATE

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

1. Application is made for 2.5% vendor preference for the reason checked:

N/A Bidder is an individual resident vendor and has resided continuously in West Virginia for four (4) years immediately preceding the date of this certification; **or**,

N/A Bidder is a partnership, association or corporation resident vendor and has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification; or 80% of the ownership interest of Bidder is held by another individual, partnership, association or corporation resident vendor who has maintained its headquarters or principal place of business continuously in West Virginia for four (4) years immediately preceding the date of this certification; **or**,

N/A Bidder is a nonresident vendor which has an affiliate or subsidiary which employs a minimum of one hundred state residents and which has maintained its headquarters or principal place of business within West Virginia continuously for the four (4) years immediately preceding the date of this certification; **or**,

2. Application is made for 2.5% vendor preference for the reason checked:

N/A Bidder is a resident vendor who certifies that, during the life of the contract, on average at least 75% of the employees working on the project being bid are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; **or**,

3. Application is made for 2.5% vendor preference for the reason checked:

N/A Bidder is a nonresident vendor employing a minimum of one hundred state residents or is a nonresident vendor with an affiliate or subsidiary which maintains its headquarters or principal place of business within West Virginia employing a minimum of one hundred state residents who certifies that, during the life of the contract, on average at least 75% of the employees or Bidder's affiliate's or subsidiary's employees are residents of West Virginia who have resided in the state continuously for the two years immediately preceding submission of this bid; **or**,

4. Application is made for 5% vendor preference for the reason checked:

N/A Bidder meets either the requirement of both subdivisions (1) and (2) or subdivision (1) and (3) as stated above; **or**,

5. Application is made for 3.5% vendor preference who is a veteran for the reason checked:

N/A Bidder is an individual resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard and has resided in West Virginia continuously for the four years immediately preceding the date on which the bid is submitted; **or**,

6. Application is made for 3.5% vendor preference who is a veteran for the reason checked:

N/A Bidder is a resident vendor who is a veteran of the United States armed forces, the reserves or the National Guard, if, for purposes of producing or distributing the commodities or completing the project which is the subject of the vendor's bid and continuously over the entire term of the project, on average at least seventy-five percent of the vendor's employees are residents of West Virginia who have resided in the state continuously for the two immediately preceding years.

7. Application is made for preference as a non-resident small, women- and minority-owned business, in accordance with West Virginia Code §5A-3-59 and West Virginia Code of State Rules.

N/A Bidder has been or expects to be approved prior to contract award by the Purchasing Division as a certified small, women- and minority-owned business.

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

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

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

Bidder: Mark E. Davitt

Signed: Charles J. Davis, Pres

Date: 11/14/2014

Title: President

Appendix 3

Purchasing Affidavit

STATE OF WEST VIRGINIA
Purchasing Division**PURCHASING AFFIDAVIT**

MANDATE: Under W. Va. Code §5A-3-10a, 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: (1) the debt owed is an amount greater than one thousand dollars in the aggregate; or (2) the debtor is in employer default.

EXCEPTION: The prohibition listed above does not apply where a vendor has contested any tax administered pursuant to chapter eleven of the W. Va. 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.

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.

"Employer default" means having an outstanding balance or liability to the old fund or to the uninsured employers' fund or being in policy default, as defined in W. Va. Code § 23-2c-2, failure to maintain mandatory workers' compensation coverage, or failure to fully meet its obligations as a workers' compensation self-insured employer. An employer is not in employer default if it has entered into a repayment agreement with the Insurance Commissioner and remains in compliance with the obligations under the repayment agreement.

"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.

AFFIRMATION: By signing this form, the vendor's authorized signer affirms and acknowledges under penalty of law for false swearing (W. Va. Code §61-5-3) that neither vendor nor any related party owe a debt as defined above and that neither vendor nor any related party are in employer default as defined above, unless the debt or employer default is permitted under the exception above.

WITNESS THE FOLLOWING SIGNATURE:Vendor's Name: Continental Service Group, Inc., d/b/a ConServeAuthorized Signature: Charles James Pres Date: 11/14/2014State of New YorkCounty of Monroe, to-wit:Taken, subscribed, and sworn to before me this 14 day of November, 2014My Commission expires November 15, 2017.**AFFIX SEAL HERE**

NANCY J. BEATO
NOTARY PUBLIC-STATE OF NEW YORK
No. 01BE6033107
Qualified in Monroe County
My Commission Expires November 15, 2017

NOTARY PUBLIC

Nancy J. Beato
Purchasing Affidavit (Revised 07/01/2012)

Appendix 4

Pricing Page

Exhibit C - Pricing Page

Vendor must complete this schedule, for items being bid. The fee structure submitted to the State of West Virginia is as follows:

Agency	Type of Account	% of Amount Collected
1. Colleges and Universities	Per Debt	23%
2. Worker's Compensation	Default Account	N/A
3. WV Department of Tax and Revenue	New Accounts	N/A
	Levy Account - Where our employee is instrumental in the preperation of the levies.	N/A
4. Division of Environmental Protection	Per Debt	N/A
5. Other Spending Units	Per Debt	N/A
6. Rate of Second Placement	Per Debt	N/A
	Colleges	28.50%

Bidder Contact Info

Vendor: Continental Service Group, Inc., d/b/a ConServe

Bidder Name (Print): Mark E. Davitt, President

Contact Name (Print): William Carey, Regional Director of Business Development

Phone: (800) 724-7500

Fax: (585) 421-1028

E-mail: wcarey@conserve-arm.com

Bidder Signature



Attachment 1
2014 Client Report Card

2014 Results

Client Report Card



“ConServe is consistently one of our top performing agencies.”

State University of New York Student
Loan Service Center, Maria Livolsi



About our Client Report Card

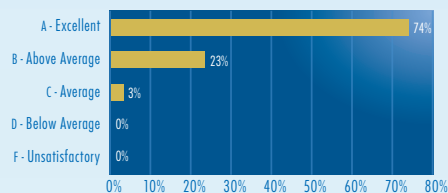
We encourage our Clients to provide us with ongoing feedback. Our Client Report Card is distributed annually and provides a forum for our Clients to rate their experience with ConServe.

From our performance on your accounts to our interaction with your staff, we are committed to consistently reviewing our Client relationships to make certain that we are not only meeting, but exceeding expectations.

Communication Results

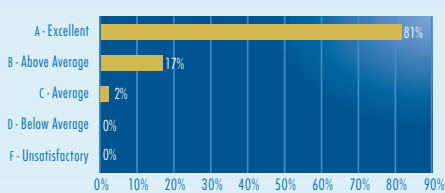
ConServe recognizes the importance of open and ongoing communication with our Clients. We proactively monitor our relationship to ensure that we are providing exceptional service to every level of account, from the Client to the borrower.

We are easy to reach and we answer your calls and emails promptly.



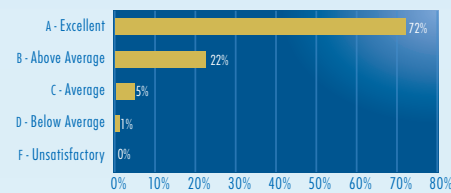
97% rate us above average or excellent

We are professional and respectful in our communications.



98% rate us above average or excellent

We meet our commitment of a 24-hour response and turn around time to your inquiry.



94% rate us above average or excellent

“ConServe’s reporting, payment processing and customer service is outstanding!”



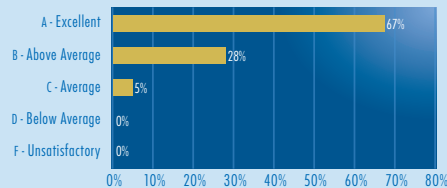
Trinity

Trinity Washington University, John Eckman

Service Results

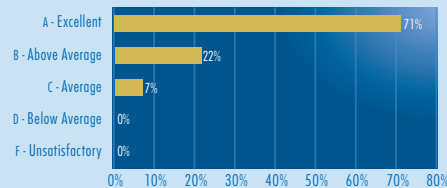
Commitment to service is at the very core of our Corporate Mission Statement. ConServe is intensely aware of the requirements necessary to achieve continuous Client satisfaction and we remain dedicated to delivering nothing less than exceptional customer service.

We set up your funds timely and correctly.



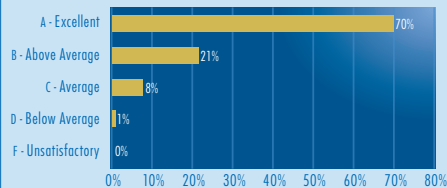
95% rate us above average or excellent

We enter placements timely and correctly.



93% rate us above average or excellent

We meet your account management requirements timely and correctly.



91% rate us above average or excellent

“ConServe’s customer service representatives are excellent and prompt with all requests.”

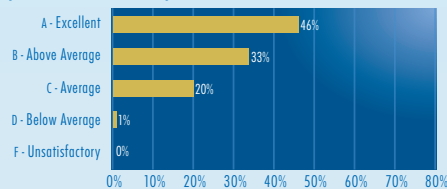
Miami Dade College, Kathy Costley



Reporting Results

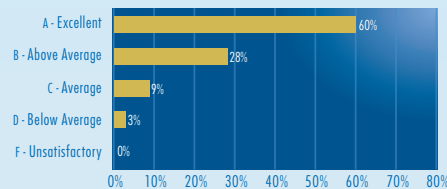
ConServe is a results oriented agency. We recognize the fact that our Clients need access to accurate and real-time information. We strive to deliver valuable and insightful information to our Clients, each and every day.

We provide useful management performance reports.



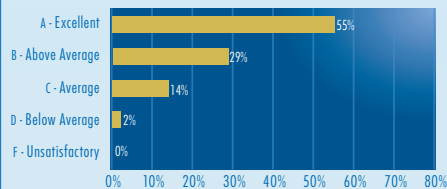
99% rate us average or above

Our monthly statements accurately summarize our collection activity.



88% rate us above average or excellent

Our secure 24x7 Client web portal is a valuable and utilized resource.



84% rate us above average or excellent

“ConServe’s Web Portal is a valuable tool; it is convenient to receive reporting on a monthly basis.”

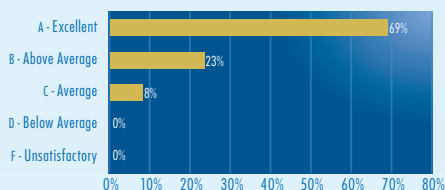
Marquette University, Katie Meinel



Overall Performance Results

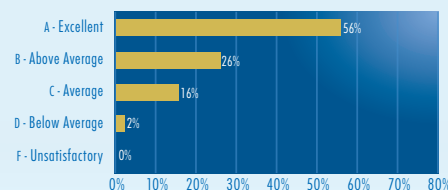
ConServe is committed to providing our Clients with exceptional service. Our Client Report Cards are an excellent way for us to measure our current performance. All feedback is reviewed on individual account basis. This formal review process allows us to design and implement customized solutions for each account.

We are pleased with ConServe’s overall performance and customer service.



92% rate us above average or excellent

How does ConServe rank against your other agencies.



82% rate us above average or excellent

“I prefer ConServe above other agencies because of their professionalism, prompt attention and performance.”



University of Nevada, Reno, Cindy Breedon

The Collection Agency of Choice[®], with the numbers to prove it.



We specialize in providing **customized collection solutions** in Higher Education, Government and Commercial markets. Our intense focus on ethics and compliance enables us to be repeatedly ranked **#1 with our Clients.**

The ConServe Advantage[®]

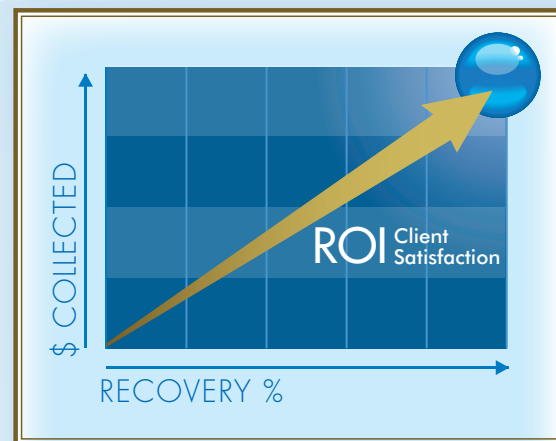
- Repeatedly ranked #1 performer by the U.S. Department of Education
- Data Security-FISMA Compliant
- ACA PPMS Certified
- Ethics Award Winner
- #1 Performer for 4 out of 5 Clients

The ConServe Good Start Program[®]

- No Commitment No Risk Contract
- Easy Account Set-Up Interview
- Plug & Play Placement Process
- Real-Time 24/7 Web Portal Access
- Complimentary Services

The ConServe Guarantee[®]

- If we can't collect to your satisfaction, we'll start a scholarship.



Attachment 2

Sample Collection Notices

VALIDATION NOTICE

PO Box 3023
Niagara Falls, NY 14304-7321



May 1, 2014



A Debt Collection Agency
200 CrossKeys Office Park
Fairport, NY 14450
866-888-8888 www.payconserve.com
585-421-1011

3003 B-01-4Y6-AM-00002-100
*****SNGLP

ROBERT TEST
123 ENTER ST
TAMPA NY 33647



RE: CLIENT TEST FUND
FOR: STUDENT ACCT BAL
Client ID: TEST 2
Acct #: 709223

Principal: \$2,100.00
Creditor Assessed Interest/Fees: \$3,075.53
Creditor Assessed Misc Fees: \$50.00
Creditor Assessed Coll Costs: \$650.00
TOTAL DUE: \$5,875.53

Date of Last Payment: 02/28/2005
Rate of Interest: 12.5%

Dear Robert Test:

CLIENT TEST FUND has assigned your account to ConServe a professional Collection Agency for collection.

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

Please use the information below to contact us for payment arrangements.

ConServe
P.O. Box 7
Fairport, NY 14450
Toll Free Telephone Number: 866-888-8888
Convenient 24 Hour Account Access Available Online

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

Notice: See Reverse Side for Important Information

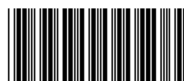
PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

() Enclosed is my checking account information.

() Enclosed is my VISA, MASTERCARD, or DISCOVER #:

If paying by ACH, please complete this section			
I, _____ authorize ConServe to electronically debit my checking account for the total amount listed below.			
Bank Routing Number [][][][][][][][][][]		Checking Account Number [][][][][][][][][][][][][][][][]	
Check Number	Date	Phone	Work Phone
Name of Bank		Bank City, State	
Authorized name on Check		Amount	
Signature			

If paying by Credit Card, please complete this section			
<input type="checkbox"/> VISA	CARD NUMBER	AMOUNT	CVW # (3 or 4 Digit code on Back of Card)
<input type="checkbox"/> MASTERCARD	SIGNATURE	EXP. DATE	
<input type="checkbox"/> DISCOVER	CARDHOLDER NAME (Please Print)		<input type="checkbox"/> Check Here if cardholder address is the same as the address shown on this letter. If not, provide cardholder address on back of coupon.



Account # 709223
Balance as of 05/01/2014: \$5,875.53
ROBERT TEST

NOTICE OF NO RESPONSE

PO Box 3023
Niagara Falls, NY 14304-7321



December 21, 2012



A Debt Collection Agency
200 CrossKeys Office Park
Fairport, NY 14450
866-888-8888 www.payconserve.com
585-421-1011

3009

B-01-5R3-AM-00008-1



*****SNGLP

ROBERT TEST
123 ENTER ST
TAMPA NY 33647



RE: CLIENT TEST FUND
FOR: STUDENT ACCT BAL
Client ID: TEST 1
Acct #: 709223

TOTAL DUE: \$5,483.13

Dear Robert Test:

We have not received a response from you concerning your delinquent account with the above Client. In order to assure that your position is stated in our records in our upcoming client status report, please complete and return this form so we may proceed accordingly.

_____ I have many burdens upon me and have been reluctant to reply as I cannot pay the full balance at this time. Please contact me to arrange a schedule of payments/payment options.

_____ I do not understand the balance. Please contact me so we may clear this matter up.

_____ Simple oversight. Sorry for the delay, enclosed is my check for payment in full.

To discuss other options that are available please contact us at the number above.

If we do not receive a response from you, our report to our Client above will reflect you will not pay, and we will seek further instructions from our Client as to the handling of your account

Please keep a copy of this letter for your records.

Convenient 24 Hour Account Access Available Online

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Notice: See Reverse Side for Important Information

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

(____) Enclosed is my checking account information.

(____) Enclosed is my VISA, MASTERCARD, or DISCOVER #:

If paying by ACH, please complete this section

I, _____ authorize ConServe to electronically debit my checking account for the total amount listed below.

Bank Routing Number				Checking Account Number			
<input type="text"/>				<input type="text"/>			
Check Number		Date		Phone		Work Phone	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Name of Bank				Bank City, State			
<input type="text"/>				<input type="text"/>			
Authorized name on Check				Amount			
<input type="text"/>				<input type="text"/>			
Signature							
<input type="text"/>							

If paying by Credit Card, please complete this section

<input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> DISCOVER	CARD NUMBER	AMOUNT	CVW # (3 or 4 Digit code on Back of Card)
	SIGNATURE	EXP. DATE	
	CARDHOLDER NAME (Please Print)		<input type="checkbox"/> Check Here if cardholder address is the same as the address shown on this letter. if not, provide cardholder address on back of coupon.



Account # 709223
Balance as of 12/21/2012: \$5,483.13
ROBERT TEST

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

CALIFORNIA:

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

COLORADO:

Our Registered Trade name in the state of Colorado is ConServe, NY. Our in-state office address and telephone number is 621 Seventeenth Street, Suite 1800, Denver, Colorado 80293; (303) 302-7101.

MAINE:

Our hours of operation are 8:00 am – 10:00 pm (ET) Monday through Thursday; 8:00 am – 6:00 pm (ET) on Friday; and 9:00am to 1:00 pm (ET) on Saturday.

MASSACHUSETTS:

Our office address is 200 CrossKeys Office Park, Fairport, NY and our hours are 8:00 am – 10:00 pm (ET) Monday through Thursday; 8:00 am – 6:00 pm (ET) on Friday; and 9:00am to 1:00 pm (ET) on Saturday.

NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

MINNESOTA:

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE. OUR REGISTERED ASSUMED NAME IN THE STATE OF MINNESOTA IS CONSERVE-ARM.

NORTH CAROLINA:

North Carolina Permit Number: 100740

NEW YORK CITY:

New York City Department of Consumer Affairs License Number: 0980834. ConServe's NY consumer call back number is 866-622-9867, and ask for Dominic Queirolo.

PUERTO RICO: Our collection agency is authorized to do business in Puerto Rico as Continental Service Group, Inc.

TENNESSEE:

This Collection Agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

UTAH:

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WISCONSIN:

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NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MI	<input type="text"/>
LAST NAME	<input type="text"/>		
ADDRESS	<input type="text"/>		
	<input type="text"/>		
CITY	<input type="text"/>	HOME PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>
STATE	ZIP <input type="text"/>	WORK PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>

Send Payment To:


CONTINENTAL SERVICE GROUP, INC.
CONSERVE
PO BOX 7
FAIRPORT NY 14450-0007

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CALIFORNIA: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the notice on the front of this letter.

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

COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Our Registered Trade name in the state of Colorado is ConServe, NY. Our in-state office address and telephone number is 621 Seventeenth Street, Suite 1800, Denver, Colorado 80293; (303) 302-7101.

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

MAINE:
Our hours of operation are 8:00 am – 10:00 pm (ET) Monday through Thursday; 8:00 am – 6:00 pm (ET) on Friday; and 9:00am to 1:00 pm (ET) on Saturday.

MASSACHUSETTS:
Our office address is 200 CrossKeys Office Park, Fairport, NY and our hours are 8:00 am – 10:00 pm (ET) Monday through Thursday; 8:00 am – 6:00 pm (ET) on Friday; and 9:00am to 1:00 pm (ET) on Saturday.

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MINNESOTA: THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE. OUR REGISTERED ASSUMED NAME IN THE STATE OF MINNESOTA IS CONSERVE-ARM.

NORTH CAROLINA: North Carolina Permit Number: 100740

NEW YORK CITY:
New York City Department of Consumer Affairs License Number: 0980834. ConServe's NY consumer call back number is 866-622-9867, and ask for Dominic Queirolo.

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STATE	ZIP	WORK PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>

Send Payment To:


CONTINENTAL SERVICE GROUP, INC.
CONSERVE
PO BOX 7
FAIRPORT NY 14450-0007

CONFIRMATION OF PAYMENT ARRANGEMENT AGREEMENT

PO Box 3023
Niagara Falls, NY 14304-7321



December 21, 2012



A Debt Collection Agency
200 CrossKeys Office Park
Fairport, NY 14450
866-888-8888 www.payconserve.com
585-421-1011

3703

B-01-197-AM-00039-1



*****SNGLP

ROBERT TEST
123 ENTER ST
TAMPA NY 33647



Curr Creditor: CLIENT TEST FUND
Org Creditor:
FOR: STUDENT ACCT BAL
Client ID: TEST 1
Acct #: 709223

TOTAL DUE: \$5,483.13

Dear Robert Test:

This letter confirms the arrangement you have made to make monthly payments on your debt with CLIENT TEST FUND.

Amount due monthly: \$250.00 Due on: 04/30/11 and the same day each month thereafter.

If you fail to meet these terms, this repayment arrangement may be rescinded by CLIENT TEST FUND. All such repayment arrangements are subject to periodic review by CLIENT TEST FUND based on financial information that may be required in the future, and may be changed if it is determined that your ability to make payments has changed.

Be sure to clearly indicate your Account Number on the face of your payment instrument. Do not send cash. Send your payments made payable to:

ConServe
P.O. Box 7
Fairport, NY 14450

If you have any questions or need additional information please call our Toll Free Telephone Number: 866-888-8888

Credit Cards and Debit Cards Accepted

Go Green. Paperless options available by registering online

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Notice: See Reverse Side for Important Information

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

() Enclosed is my checking account information.

() Enclosed is my VISA, MASTERCARD, or DISCOVER #:

If paying by ACH, please complete this section

I, _____ authorize ConServe to electronically debit my checking account for the total amount listed below.

Bank Routing Number				Checking Account Number			
<input type="text"/>				<input type="text"/>			
Check Number		Date		Phone		Work Phone	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Name of Bank				Bank City, State			
<input type="text"/>				<input type="text"/>			
Authorized name on Check				Amount			
<input type="text"/>				<input type="text"/>			
Signature							
<input type="text"/>							

If paying by Credit Card, please complete this section

<input type="checkbox"/> VISA	CARD NUMBER	AMOUNT	CVW # (3 or 4 Digit code on Back of Card)
<input type="checkbox"/> MasterCard	SIGNATURE	EXP. DATE	
<input type="checkbox"/> DISCOVER	CARDHOLDER NAME (Please Print)		<input type="checkbox"/> Check Here if cardholder address is the same as the address shown on this letter. if not, provide cardholder address on back of coupon.
<input type="text"/>			



Account # 709223
Balance as of 12/21/2012: \$5,483.13
ROBERT TEST

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STATE	ZIP <input type="text"/>	WORK PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>

Send Payment To:


CONTINENTAL SERVICE GROUP, INC.
CONSERVE
PO BOX 7
FAIRPORT NY 14450-0007

BROKEN PROMISE LETTER

PO Box 3023
Niagara Falls, NY 14304-7321



December 21, 2012



A Debt Collection Agency
200 CrossKeys Office Park
Fairport, NY 14450
866-888-8888 www.payconserve.com
585-421-1011

3006

B-01-5R3-AM-00007-1



*****SNGLP

ROBERT TEST
123 ENTER ST
TAMPA NY 33647



RE: CLIENT TEST FUND
FOR: STUDENT ACCT BAL
Client ID: TEST 1
Acct #: 709223

TOTAL DUE: \$5,483.13

Dear Robert Test:

Your lack of responsiveness and cooperation indicates to our office you do not intend to pay the balance due. As a result, you must pay the outstanding balance.

Sincerely,
ConServe

Convenient 24 Hour Account Access Available Online

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Check Number <input type="text"/>		Date <input type="text"/>		Phone <input type="text"/>		Work Phone <input type="text"/>	
Name of Bank <input type="text"/>				Bank City, State <input type="text"/>			
Authorized name on Check <input type="text"/>				Amount <input type="text"/>			
Signature <input type="text"/>							

If paying by Credit Card, please complete this section

<input type="checkbox"/> VISA <input type="checkbox"/> MasterCard <input type="checkbox"/> DISCOVER	CARD NUMBER <input type="text"/>	AMOUNT <input type="text"/>	CVW # (3 or 4 Digit code on Back of Card)
	SIGNATURE <input type="text"/>	EXP. DATE <input type="text"/>	
	CARDHOLDER NAME (Please Print) <input type="text"/>		<input type="checkbox"/> Check Here if cardholder address is the same as the address shown on this letter. if not, provide cardholder address on back of coupon.



Account # 709223
Balance as of 12/21/2012: \$5,483.13
ROBERT TEST

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NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MI	<input type="text"/>
LAST NAME	<input type="text"/>		
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CITY	<input type="text"/>	HOME PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>
STATE	<input type="text"/>	ZIP	<input type="text"/> - <input type="text"/>
		WORK PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>

Send Payment To:


CONTINENTAL SERVICE GROUP, INC.
CONSERVE
PO BOX 7
FAIRPORT NY 14450-0007

NOTIFICATION OF PARTIAL PAYMENT

Continental Service Group, Inc.

PO Box 3023
Niagara Falls, NY 14304-7321



A Debt Collection Agency
200 CrossKeys Office Park
Fairport, NY 14450
866-888-8888 www.payconserve.com
585-421-1011

December 21, 2012

3015

B-01-5R3-AM-00012-1



*****SNGLP

ROBERT TEST
123 ENTER ST
TAMPA NY 33647



RE: CLIENT TEST FUND
FOR: STUDENT ACCT BAL
Client ID: TEST 1
Acct #: 709223

TOTAL DUE: \$5,483.13

NOTIFICATION OF PARTIAL PAYMENT RECEIVED

Your recent payment has been received and credited to your account with the above Client. Your new account balance is stated above.

Please contact this office at the number above to make necessary arrangements for a payment schedule with our office.

Sincerely,
ConServe

Convenient 24 Hour Account Access Available Online

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<input type="text"/>				<input type="text"/>			
Check Number		Date		Phone		Work Phone	
<input type="text"/>		<input type="text"/>		<input type="text"/>		<input type="text"/>	
Name of Bank				Bank City, State			
<input type="text"/>				<input type="text"/>			
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	SIGNATURE	EXP. DATE	
	CARDHOLDER NAME (Please Print)		<input type="checkbox"/> Check Here if cardholder address is the same as the address shown on this letter. If not, provide cardholder address on back of coupon.



Account # 709223
Balance as of 12/21/2012: \$5,483.13
ROBERT TEST

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STATE	ZIP <input type="text"/>	WORK PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>

Send Payment To:


CONTINENTAL SERVICE GROUP, INC.
CONSERVE
PO BOX 7
FAIRPORT NY 14450-0007

REFERRAL NOTICE

**CONTINENTAL SERVICE GROUP, INC.
CONSERVE
A DEBT COLLECTION AGENCY
P.O. BOX 7
200 CROSSKEYS OFFICE PARK
FAIRPORT, NEW YORK 14450
585-421-1011 & 888-742-5927**

709223
ROBERT TEST
123 ENTER ST

FAIRPORT, NY 14450

April 12, 2013
RE:CLIENT TEST FUND
CLT#:TEST 1
FOR:STUDENT ACCT BAL
TOTAL DUE:5531.31

REFERRAL NOTICE

Your account is being reviewed for determination of the best method to protect our Client's interest. Our records indicate you have not responded in a satisfactory manner to pay this obligation on a voluntary basis. If you fail to respond, we will forward your account to our Internal Review Department, to make a recommendation to our Client.

To prevent these actions we urge you to remit the full balance or, if you are unable to remit the full balance at this time, call our office to arrange a repayment schedule. If you have already made payment directly to the above creditor, please advise as follows:

Date of Payment:_____, Amount of Payment \$_____, or call us with this information so we may update your file.

Please keep a copy of this letter for your records.

Sincerely,
ConServe

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FORMAL NOTICE OF NON COMPLIANCE

Continental Service Group, Inc.

PO Box 3023
Niagara Falls, NY 14304-7321



A Debt Collection Agency
200 CrossKeys Office Park
Fairport, NY 14450
866-888-8888 www.payconserve.com
585-421-1011

December 21, 2012

3036

B-01-197-AM-00013-1



*****SNGLP

ROBERT TEST
123 ENTER ST
TAMPA NY 33647



RE: CLIENT TEST FUND
FOR: STUDENT ACCT BAL
Client ID: TEST 1
Acct #: 709223

TOTAL DUE: \$5,483.13

IMPORTANT NOTICE

YOUR FAILURE to reply to our previous notices has caused us to proceed with collection activity on this account for our client.

THIS ACCOUNT MAY BE OR HAS BEEN REPORTED TO ALL THREE MAJOR CREDIT REPORTING AGENCIES EXPERIAN, TRANS-UNION, AND EQUIFAX.

SEND FULL PAYMENT TODAY

* If you have already made payment directly to the above creditor, please advise as follows:

Date of payment _____ Amount of Payment _____
or call us with this information so we may update your file.

Convenient 24 Hour Account Access Available Online

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Account # 709223
Balance as of 12/21/2012: \$5,483.13
ROBERT TEST

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MINNESOTA:

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE. OUR REGISTERED ASSUMED NAME IN THE STATE OF MINNESOTA IS CONSERVE-ARM.

NORTH CAROLINA:

North Carolina Permit Number: 100740

NEW YORK CITY:

New York City Department of Consumer Affairs License Number: 0980834. ConServe's NY consumer call back number is 866-622-9867, and ask for Dominic Queirolo.

PUERTO RICO: Our collection agency is authorized to do business in Puerto Rico as Continental Service Group, Inc.

TENNESSEE:

This Collection Agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

UTAH:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

WISCONSIN:

This collection agency is licensed by the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707.

NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MI	<input type="text"/>
LAST NAME	<input type="text"/>		
ADDRESS	<input type="text"/>		
	<input type="text"/>		
CITY	<input type="text"/>	HOME PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>
STATE	ZIP	WORK PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>

Send Payment To:


CONTINENTAL SERVICE GROUP, INC.
CONSERVE
PO BOX 7
FAIRPORT NY 14450-0007

CONSOLIDATION APPLICATION

PO Box 3023
Niagara Falls, NY 14304-7321



December 21, 2012

3049

B-01-197-CT-00001-1



ROBERT TEST
123 ENTER ST
TAMPA NY 33647



Continental Service Group, Inc.



A Debt Collection Agency
200 CrossKeys Office Park
Fairport, NY 14450
866-888-8888 www.payconserve.com
585-421-1011

RE: CLIENT TEST FUND
FOR: STUDENT ACCT BAL
Client ID: TEST 1
Acct #: 709223-BRZ

TOTAL DUE: \$5,483.13

Dear Robert Test:

Enclosed please find a Federal Direct Student Loan Application and Promissory Note representing CLIENT TEST FUND's notice that you may be eligible to consolidate your STUDENT ACCT BAL.

Should you wish to complete this loan application, we want to make you aware of the following:

- In order to assist you with completing this application, we have marked and highlighted boxes you need to fill in. This is the information required by Direct Loans.
- If the information block is not highlighted, then you do not need to provide the information.

If you would like additional live assistance to complete this application or have any other questions about this consolidation opportunity, please contact ConServe at 1-866-465-2700.

Sincerely,

ConServe

Convenient 24 Hour Account Access Available Online

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

CALIFORNIA:

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

COLORADO:

Our Registered Trade name in the state of Colorado is ConServe, NY. Our in-state office address and telephone number is 621 Seventeenth Street, Suite 1800, Denver, Colorado 80293; (303) 302-7101.

MAINE:

Our hours of operation are 8:00 am – 10:00 pm (ET) Monday through Thursday; 8:00 am – 6:00 pm (ET) on Friday; and 9:00am to 1:00 pm (ET) on Saturday.

MASSACHUSETTS:

Our office address is 200 CrossKeys Office Park, Fairport, NY and our hours are 8:00 am – 10:00 pm (ET) Monday through Thursday; 8:00 am – 6:00 pm (ET) on Friday; and 9:00am to 1:00 pm (ET) on Saturday.

NOTICE OF IMPORTANT RIGHTS

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NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MI	<input type="text"/>
LAST NAME	<input type="text"/>		
ADDRESS	<input type="text"/>		
	<input type="text"/>		
CITY	<input type="text"/>	HOME PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>
STATE	ZIP <input type="text"/>	WORK PHONE	<input type="text"/> - <input type="text"/> - <input type="text"/>

Send Payment To:


CONTINENTAL SERVICE GROUP, INC.
CONSERVE
PO BOX 7
FAIRPORT NY 14450-0007

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Attachment 3

Sample Reports

ACKNOWLEDGEMENT REPORT

CONSERVE
PO BOX 7
200 CROSSKEYS OFFICE PARK
FAIRPORT, NY 14450

CLIENT SERVICE 800-724-7500
DEBTOR SERVICE 800-724-4439

A → 7890
CLIENT FUND TITLE
ATTN:
ADDRESS
CITY, STATE, ZIP CODE

B
↓
ACKNOWLEDGEMENT OF 09/15/XX

THANK YOU FOR LISTING THE FOLLOWING ACCOUNTS. OUR COLLECTION PROCESS HAS BEGUN ON THESE ACCOUNTS FOR YOU. TO AVOID DUPLICATION OF EFFORT AND POSSIBLE VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT, PLEASE REFER ANY DEBTOR TO US AT 800-724-4439 SHOULD THEY CONTACT YOU.

PLEASE REPORT ALL DIRECT PAYMENTS PROMPTLY.

ACCOUNT#	BALANCE	NAME	YOUR ACCOUNT NUMBER
892345	2058.98	JOHNS, SALLY	123-45-6789
892366	6159.23	DEBTOR, CINDY	000-12-3456
893457	3713.54	SMITH, JOHN	987-65-4321
C	D	E	F
TOTALS	11931.75	3 ACCOUNTS	

- A- Client fund number as well as name, attention and address
- B- Date the accounts were loaded into the conserve system
- C- ConServe account number assigned to the account placed
- D- Account Balance
- E- Last name, first name of debtor
- F- The account number supplied by the Client at the time of placement (see information below regarding account numbers)

Privacy, Professional Practices Management System, FTC Safeguarding Rules and Client Account Numbers

From time to time some Clients send us accounts without a Client assigned debtor account number. Presumably they are using the debtor's name for reference and activity tracking

A suggestion has been made that ConServe use the debtor's social security number as a Client account number if one is not provided to us by the Client. However, with respect to ConServe's privacy elements of our Professional Practices Management System and the Federal Trade Commission's Safeguarding Rules, we do not feel ConServe can make this assumption or take this action without the Clients' written authorization. That is, we can do this if the Client so authorizes us, but without written authorization we feel such activity may not be appropriate.

In the future, if we receive placements without a Client assigned account number, we will endeavor to ask if you have one, and if so, that the account numbers be forwarded with the listings. If a Client does not have an account number, and wants one, ConServe will attempt to get to each Client precisely what they want.

PROGRESS REPORT

A → CLIENT FUND NAME
 ATTENTION:
 CLIENT ADDRESS
 CITY, STATE ZIP CODE

CONSERVE
 PO BOX 7
 200 CROSSKEYS OFFICE PARK
 FAIRPORT, NY 14450
 800-724-7500

B → *****PROGRESS REPORT*****
 DATE REPORT GENERATED

YOUR ACCT #AND NAME	DATE LISTED	AMOUNT LISTED	DATE LAST PAY	TOTAL PAY/ADJ	BALANCE	ACCOUNT STATUS
123-45-6789 JOHNS, SALLY	04/15/09	2058.98	09/27/09	2058.98	0.00	PAID IN FULL
987-65-4321 SMITH,JOHN	09/20/09	3713.54			4951.39	GOOD PHONE
000-12-3456 DEBTOR, CINDY	03/21/09	6159.23	09/21/09	6000.00	159.23	PARTIAL PAYMENT

- A- Client fund name
- B- Progress report status information is as of the date report was generated
- C- Your account number (if supplied by you) debtor's last name and first name (additional information regarding supplying account numbers is found below)
- D- Date the account was listed at ConServe
- E- The amount listed (reflects principal, interest and penalties)
- F- Date the last payment was posted to that account
- G- The total amount of payments made and or adjustments made to that account
- H- Balance due after the last payment or adjustment was made to the account
- I- The account status at the time the report was generated

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CANCEL (CLOSE & RETURN) REPORT

CANCEL REPORT FOR CLIENT FUND NAME

THANK YOU FOR LISTING THE FOLLOWING ACCOUNTS WITH CONSERVE. AS PER OUR AGREEMENT, WE ARE CLOSING AND RETURNING THE FOLLOWING ACCOUNTS.

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

DATE REPORT GENERATED

FUND NUMBER
CLIENT FUND NAME
ATTENTION:
CLIENT ADDRESS
CITY, STATE ZIP CODE

800-724-7500
CONSERVE
PO BOX 7
200 CROSSKEYS OFFICE PARK
FAIRPORT, NY 14450

YOUR ACCOUNT #	NAME	LISTED	BALANCE	REASON UNCOLLECTABLE
123-45-6789	JOHNS, SALLY	09/21/08	366.36	BANKRUPT
987-65-4321	SMITH, JOHN	07/21/08	233.87	BANKRUPT
000-12-3456	DEBTOR, CINDY	09/19/09	3157.49	CLIENT REQUEST
TOTAL FOR CLIENT FUND NAME			3757.72	3 ACCOUNTS

ADDRESS CORRECTION REPORT

ADDRESS CORRECTION REPORT FOR CLIENT FUND NAME

AS PER OUR AGREEMENT, WE ARE NOTIFYING YOU OF UPDATED DEBTOR INFORMATION.

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

DATE REPORT GENERATED	MM/DD/YYYY
FUND NUMBER	800-724-7500
CLIENT FUND NAME	CONSERVE
ATTENTION:	PO BOX 7
CLIENT ADDRESS	200 CROSSKEYS OFFICE PARK
CITY, STATE ZIP CODE	FAIRPORT, NY 14450

YOUR ACCOUNT #	NAME/NEW NAME	NEW ADDRESS	SSN	PHONE
123-45-6789	JOHNS, SALLY AKA DOE, SALLY	123 ANY STREET CITY, STATE ZIP CODE	123-45-6789	555-555-1234
987-65-4321	SMITH,JOHN	123 ANY STREET APT 123 CITY, STATE ZIP CODE	987-65-4321	555-555-9876

2 address corrections through MM/DD/YYYY for CLIENT FUND NAME

TRUST INVOICE

ConServe
Accounts Receivable Management
200 CrossKeys Office Park
PO Box 7
Fairport, NY 14450-0007
(585) 421-1000 • Fax: (585) 421-1028

TRUST INVOICE

PAGE NO: 1

ACTIVITY FROM: 08/06/04
ACTIVITY THRU: 08/24/04

A → YOUR NO: 1763

CHECK NO: 12

B → CLIENT NAME
ATTN:
CLIENT ADDRESS
CITY, STATE ZIP


C → TOTAL COLLECTIONS 100.00

DATE	DEBTORS TRANSACTION	CURRENT BALANCE	C N/C	AMOUNT PAID TO CONSERVE	AMOUNT PAID TO YOU	TOTAL DUE CONSERVE	AMOUNT DUE YOU
E → 073104	STATEMENT TOTAL OF PRIOR & CURRENT A/R ACTIVITY				D → 35.00	35.00	
081204	JOHNS, SALLY 123-45-6789 24A	4688.82	31	50.00		17.50	50.00
081304	SMITH, JOHN 987-65-4321 24A	4639.09	31	50.00		17.50	50.00

- A-** Client fund number
B- Client name, attention and address
C- Total dollars collected both paid to ConServe as well as paid to Client
D- Total due ConServe as well as cumulative total due ConServe if a balance is carried from the previous trust invoice
E- Date debtor transaction was posted
F- Debtor Name and Client supplied account number. If a number is not supplied, this area will be blank
G- Current balance owed by debtor (includes this debtor transaction)
H- Indicates what type of transaction this was (refer to chart at the lower left portion of the page)
I- Payments made by the debtor to ConServe or to the Client, as a direct payment
J- Agency fee portion of payment made (will reflect payments at ConServe or at Client location)
K- Amount due Client (this trust invoice reflects a gross remittance example)

CODES		OUR CHECK ENCLOSED FOR		SUB-TOTAL AMOUNT DUE YOU (+) → 100.00				SUB-TOTAL AMOUNT DUE YOU (-) → 0.00			
20-Paid in Full w/overpayment 21-Overpayment only 27-Final Legal Payment w/Overpayment 28-Legal Overpayment only 30-Paid in Full 31-Partial Payment 32-Forwarded Received 33-Full Payment w/agency Int. 34-Final Payment 35-Settlement in Full 36-Legal Partial Payt 37-Final Legal Payment 38-Partial Payment Reversal 40-Bill Back Sales Tax 41-OP Overpay Refund 42-Client Bad Debt 43-Bill 44-Bill 50-Debt 52-Court 53-Attor 54-Lett 55-Bad		56-Letter Fees 57-Management Fees (ARC, Monitoring) 58-Other 59-Debtor DLI, etc. 60-Credit Adjustment 61-Your Check Received 62-Client Advance Court Costs 64-Recovered Client Collection Costs 65-Unpaid Advance Costs 69-Debtor CRU, etc. N = NSF Check C = Posting Error B = Transfer Credit		TOTAL PAID TO CONSERVE		TOTAL PAID TO YOU		TOTAL DUE CONSERVE		TOTAL DUE YOU	
		PLEASE REMIT TO CONSERVE		100.00		0.00		35.00		100.00	
L- Total dollar amount included in the enclosed check M- Indicates if amount due you is a credit or a debit N- Agency fee due ConServe as a result of debtor											

- L-** Total dollar amount included in the enclosed check
M- Indicates if amount due you is a credit or a debit
N- Agency fee due ConServe as a result of debtor transactions
O- Total dollars collected at ConServe
P- Total dollars paid to Client as "direct payments"
Q- Agency Fee due ConServe
R- Total due Client (this example is a gross remittance)

														
COHORT ACTIVITY REPORT/CONSERVE WEBSITE														
AVAILABLE ELECTRONICALLY 24 HOURS A DAY / 7 DAYS A WEEK														
ACCT#	SS#	LAST	FIRST	LIST DATE	PRINC BAL	COLL COST	AGY INT	INT BAL	MISC FEE	INITIAL BAL	LAST PY DTE	PAID	STATUS	COHORT YR
123		TEST	BRIAN J	9/14/2007	1000	325.75	23.16	58.38	9	1386.21		0	COHORT TRACKING	2008
123		TEST	NICOLE	1/6/2008	0	0	0	0	0	2798.55	2/12/2008	2807.79	INACTIVE	2008
123		TEST	ROSS	11/15/2007	10658	3396.57	156.22	532.92	24	14564.83		0	REQ LVC FROM CLIENT	2008
123		TEST	BRIAN J	9/14/2007	1000	332.91	23.16	58.38	33	1417.38		0	COHORT TRACKING	2008
123		TEST	INNA	1/6/2008	9000	2838.05	67.8	412.5	21	12251.3		0	COHORT TRACKING	2008
123		TEST	JON	2/5/2008	4000	1265.82	13.7	200.04	24	5485.77		0	GOOD PHONE	2008
123		TEST	WESLEY	2/5/2008	9750	3075.11	33.39	487.56	24	13326.7		0	COHORT TRACKING	2008
123		TEST	JEREMY	1/6/2008	6000	1856.45	55.07	139	21	8176.62	1/10/2008	176.62	REQ LVC FROM CLIENT	2008
123		TEST	THOMAS	2/5/2008	11000	3453.82	37.67	504.13	21	14967.7		0	CONS APP REQUESTED	2008
123		TEST	MELANIE	1/6/2008	936	307.86	7.05	54.6	33	1329.35		0	COHORT TRACKING	2008
123		TEST	JONATHAN	1/6/2008	8000	2523.4	60.27	366.63	21	10893.03		0	COHORT TRACKING	2008
123		TEST	GUERCIE	1/6/2008	1000	327.35	7.53	58.38	30	1413.48		0	COHORT TRACKING	2008
123		TEST	GUERCIE	1/6/2008	3000	964.09	22.6	175	30	4162.34		0	COHORT TRACKING	2008
123		TEST	MARITZA	1/6/2008	4089	1310.81	30.8	238.56	30	5659.17		0	COHORT TRACKING	2008
123		TEST	JUN	1/6/2008	10000	3220.32	75.35	666.72	39	13903.53		0	CONS FUNDED	2008
123		TEST	BRADLEY	1/6/2008	1700	542.05	12.8	77.88	24	2340.1		0	CONSOL PENDING	2008
123		TEST	LYDIA	1/6/2008	1000	309.03	4.59	0	30	1413.48	2/29/2008	80	REQ LVC FROM CLIENT	2008
123		TEST	LYDIA	1/6/2008	1000	327.43	7.81	58.38	30	1413.48		0	REQ LVC FROM CLIENT	2008
123		TEST	ABIGAIL	1/6/2008	0	0	0	0	0	4101.95	2/1/2008	4115.82	INACTIVE	2008
123		TEST	TATIANA	1/6/2008	3000	950.2	22.6	137.5	21	4101.95		0	LVC NEEDED	2008
123		TEST	TATIANA	1/6/2008	3000	950.2	22.6	137.5	21	4101.95		0	LVC NEEDED	2008
123		TEST	JANET	1/6/2008	12000	3829.47	90.41	700	30	16532.47		0	COHORT TRACKING	2008
123		TEST	EDWARD	1/6/2008	6000	1894.13	45.21	275	21	8176.62		0	CONS APP REQUESTED	2008
123		TEST	AMOS	1/6/2008	11000	3467.33	82.88	504.13	21	14967.7		0	COHORT TRACKING	2008
123		TEST	NATISHA	1/6/2008	6000	1895.02	45.21	275	24	8180.52		0	COHORT TRACKING	2008
123		TEST	YOHAY	1/6/2008	3600	1138.98	27.12	165	21	4916.88		0	GOOD PHONE	2008
123		TEST	GEORGE	2/5/2008	15000	4727.06	51.37	750	24	20485.71		0	DISPUTE RECEIVED	2008
123		TEST	TERRI	2/5/2008	7850	2467.48	26.88	359.81	24	10693.26		0	COHORT TRACKING	2008
123		TEST	JAMES	1/6/2008	22000	7077.67	165.76	1375.05	154	30557.21		0	CONSOL PENDING	2008
123		TEST	AMOS	1/6/2008	27580	8595.83	207.79	919.36	70.2	37103.32		0	COHORT TRACKING	2008