



Ross, Stuart & Dawson, Inc.

TYPICAL RSD COLLECTION PROCESS

Upon receipt of the initial claim, RSD will enter the details into our computer system after the account has been checked for any internal conflict of interest. If there has not been a conflict identified, the claim will be entered within 1-2 hours of receipt when received during normal business hours. If the claim is received after business hours or during the weekend; the entry will be within 1-2 hours the following business day, again after the conflict of interest has been determined.

Our first demand letter is requested from our letter processing center the same day it is entered into our system. In turn, the letter is printed, sorted according to the postal code and forwarded to the proper United States Postal Center for mailing. The processing center enables our letters to bypass the standard United States Postal Service and provides us with up-to-date address corrections and forwarding options, which are implemented during the printing and mailing process.

The account representative at RSD handling the claim will thoroughly review any and all documentation provided to our office prior to beginning pursuit of the account. RSD will attempt phone contact within 72 business hours of the claim being processed through our system. If contact is made, the representative will discuss the balance with the customer and determine if payment can be made immediately in full or if an amicable payment plan needs to be created. In the event that a payment plan needs to be implemented, the RSD account representative will be sure to create a plan that is agreed to by both parties while securing payment in the least amount of time possible.

Occasionally during our initial contact with the customer, a dispute may arise as to the amount owing. At that time, our representative will determine if the dispute is valid or if it is just a stall tactic by the customer. If it is determined that the customer has a valid dispute, the RSD representative will contact you to advise of the dispute and together we will try to provide a resolution for the customer. In the event that the RSD representative has determined that the alleged dispute is invalid, we will again proceed in obtaining payment on your behalf. Our primary goal at RSD is to maintain the relationship between you and your customers while securing payment.

If the phone information provided by your office is determined to be invalid (ie. disconnected, wrong number, fax), our representatives will then begin skip tracing efforts to locate better contact information for your customer. RSD's skip tracing capabilities include, but are not limited to accessing various internet search engines, social media, private subscription sites, such as LexisNexis, TLO, and Accurint. RSD also utilizes a national private investigation firm to make on-site visits to confirm the debtor (if a business) is still operating. They take pictures of the debtor's property, attempt to get the debtor to

contact our offices, send a comprehensive summary to us for sharing with our clients. The goal is to ensure that we have the most current address, phone and email information, as well as locate any assets that the debtor may own.

Once this new information is obtained, we will again attempt contact with the customer either by written demand, verbal contact by phone or through email based upon the customer's information obtained through our skip tracing efforts.

Based upon our initial findings during the first contact / attempted contact with the customer, our representative will send out a second demand letter, both by United States Post and email if available. On average, this demand letter will be sent to the customer anywhere from 14-30 days after the claim is placed. An RSD representative will determine the proper timeframe for implementing this letter based upon the individual file. At RSD, we treat each file based upon its own merits and do not try to conform to a 'cookie-cutter' approach for handling.

When the RSD account representative handling your file has exhausted all efforts of contact and/or obtaining a reasonable resolution, a determination is then made on how to proceed with the file. Our office will determine if the balance versus the cost of litigation is worth forwarding to our legal department. The representative will further obtain credit report information on the customer regarding their financial situation and any listed assets. We will also attempt to verify any bank and/or employment information in order to help secure payment through the garnishment process if necessary.

If all of the aforementioned information indicates that litigation could possibly obtain payment, we would forward the file to our legal department for further review and handling. In the alternative, if based upon our beliefs and opinions we do not feel that litigation would be a viable option, we would reluctantly close our file and provide the most detailed explanation of same to you.

During all of the aforementioned processes, RSD will provide updates to you on a monthly basis which will encompass all files placed with our firm. We will also provide updates on individual files throughout the entire collection process as necessary. It is our goal to keep you notified during every step of the collection process, including but not limited to notifications of payment in full, settlement payments, dispute negotiations, as well as day-to-day file inquiries between your office and RSD.