



EVERGREEN
PROFESSIONAL
RECOVERIES

Debt Collection Services Presentation



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2013

WHY CHOOSE EVERGREEN?

We are pleased to offer the enclosed information for your review and consideration.

Evergreen Professional Recoveries, Inc., a licensed, bonded and fully insured company has operated as a successful collection agency for 27 years. Our company was founded on the belief that the **keys to success** in any business endeavor include **professionalism, teamwork** and **customer service**.

Our objective was to establish an agency that clients could rely on to be **E**fficient, **P**rofessional and **R**eliable while being conscious of the **client's image and reputation** when collecting on their accounts.

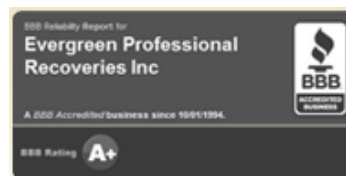
The Evergreen management philosophy and operating methodology focus around meeting and exceeding our customer's expectations. We here at Evergreen believe that we have retained such a large and loyal customer base because of this philosophy and constant desire to provide the highest standards of service and return.

We strive to employ the best collectors available in the industry. Our collection staff is comprised of individuals that have over 100 years of collection experience. These are individuals that have a proven desire to be a part of a company where they know every day that they are making a difference.



Our Customer Service, how we represent you...

A dedicated **Client Services Representative** is available to our Customers as a liaison between the needs of the Customer and the collector/Debtor. They hunt down the information needed to collect the debt to fulfill our promise to increase our customer's revenue. They are the heart of the machine that keeps all the wheels turning and the progress in full swing. Getting just a little information for them can make all the difference in the collection on an account! They will be your best friend in finding out all you need to know about your portfolio.



The Right Choice for You...

We appreciate the selection process can have a myriad of criteria. No two companies are generally looking for exactly the same thing, what most people do have in common is the expectation of a consistent return, good contingency rate and excellent customer care. With 27 years in the collection industry Evergreen has appreciated providing just that. If given the opportunity, our team will provide these services, increase your revenue, and create a partnership that will provide a stable and consistent avenue for continued growth.

Here are some of the benefits provided by our strong customer care and collections teams. We thank our many valued customers for their long standing business that has provided us with the ability to constantly improve and grow in this ever changing and competitive market.

- Increased Revenue
 - Revenue you thought you lost, recovered with NO RISK to YOU!
- Immediate Collection Activity
 - First Contact within 24 hours we receive the file
 - Dealing strategy to specified collector for dedicated collection
 - Flexible collection hours to accommodate maximum potential contact
- Collection Costs- no risk to you
 - Collection fee is strictly on a contingency basis. Our policy is “NO RECOVERY, NO FEE”
- Bilingual Services
 - On staff for immediate collection help
 - Multi Language mailing solutions available as well
- Small Balance Solutions
 - Specialized collections desk for small balance accounts
 - Team organized so accounts are worked aggressively and not discarded
- Specialized Help Desk
 - No problem is left unanswered
 - No complaint or frustration is left unaddressed
 - Customer satisfaction comes FIRST!
- Legal Department
 - With the Customers Permission, Debtors may be assessed for litigation
 - All upfront legal costs are covered by Evergreen, again, NO RISK!
- Credit Bureau Reporting
 - Electronic Reporting Monthly, All Bureaus

BBB BUSINESS REVIEW

BBB ACCREDITED BUSINESS SINCE 10/01/1994

Evergreen Professional Recoveries Inc

[Find a Location](#)

Phone: (800) 241-1305

Fax: (425) 402-4495

[View Additional Phone Numbers](#)

12100 NE 195th St Ste 325, Bothell, WA 98011-5768

m.wyler@everprof.com

<http://www.everprof.com>



On a scale of A+ to F

[Reason for Rating](#)
[BBB Ratings System](#)
[Overview](#)

BBB Accreditation

A BBB Accredited Business since 10/01/1994

BBB has determined that Evergreen Professional Recoveries Inc meets [BBB accreditation standards](#), which include a commitment to make a good faith effort to resolve any consumer complaints. BBB Accredited Businesses pay a fee for accreditation review/monitoring and for support of BBB services to the public.

BBB accreditation does not mean that the business' products or services have been evaluated or endorsed by BBB, or that BBB has made a determination as to the business' product quality or competency in performing services.

Reason for Rating

BBB rating is based on 16 factors.

Factors that *raised* Evergreen Professional Recoveries Inc's rating include:

- › Length of time business has been operating.
- › Complaint volume filed with BBB for business of this size.
- › Response to 11 complaint(s) filed against business.
- › Resolution of complaint(s) filed against business.
- › BBB has sufficient background information on this business.

THE EVERGREEN PLEDGE

WE BELIEVE EVERY PERSON HAS WORTH AS AN INDIVIDUAL

EACH PERSON WILL BE TREATED WITH DIGNITY AND RESPECT

WE WILL COMMUNICATE CLEARLY, PROFESSIONALLY AND ETHICALLY WITH THE
CONSUMER TO HELP SOLVE THE CURRENT FINANCIAL SITUATION

EACH AND EVERY MEMBER OF THE EVERGREEN TEAM IS COMMITTED TO
HONORING THIS PLEDGE



PRIVACY & SECURITY

We at Evergreen recognize that privacy is at the forefront of everyone's mind. Our Information Security Policies and Procedures contain our Privacy Policy. Briefly our policy contains but is not limited to the following:

- We will safeguard, according to strict standards of confidentiality;
- We will permit only authorized employees, who are trained in the proper handling of customer information and collections to have access to that information;
- We will continuously assess our procedures to ensure that all privacy standards are being met.

The security of Evergreen information assets and the technology resources that support business operations is mission critical to the functioning of the organization.

Our Electronic Information Security Policies and Procedures seek to reduce risk to physical and electronic information resources through implementation of controls designed to detect and prevent irregularities that may occur.

The physical security of our building/office space is designed to protect the integrity of our client's information and includes the following features:

- The building is accessible only by electronic keycard before and after hours. Access is determined by management;
- Keycard access to the building/office space is based upon employee level and each employee is assigned their own unique card;
- Our office space has 24/7 monitoring which is retained for 90 days on a digital security system. Cameras are placed strategically throughout the reception area and the collection floor;
- A Visitor Book is required to be signed and a badge is given to each person admitted to the inner office.

We are Compliant with all applicable safety procedures, Federal and/or State Regulations including but not limited to:

- **HIPAA**
- **FDCPA**
- **Payment Card Industry Standard (PCI)**
- **Red Flag Protocol**

FDCPA COMPLIANCE

"It is the purpose of (the FDCPA) to eliminate abusive debt collection practices by debt collectors, to insure that those debt collectors who refrain from using abusive debt collection practices are not competitively disadvantaged, and to promote consistent State action to protect consumers against debt collection abuses."

Section 802(e) of the Fair Debt Collection Practices Act

On September 20, 1977, Congress enacted the Fair Debt Collection Practices Act (FDCPA) to protect debtors from abusive, deceptive and unfair collection practices. The law requires debt collectors to make certain disclosures in their communications with debtors; prohibits debt collectors from making false and misleading statements; and, under certain circumstances, to cease communicating with debtors. Evergreen had always been diligent in complying with federal and state laws and court decisions applicable to our debt collection services

We are licensed and/or bonded as a collection agency in all states where we do business and a license and /or bond is required. Our commitment to compliance extends to all facets of the collection process, including the layout, wording, and mailing of our collection letters; responding to debtor inquiries; correspondence and debt validation requests; and submitting progress reports to clients. Our training programs keep our staff up to date on applicable legal principals.

Our clients can be rest assured that Evergreen is committed to compliance with the spirit and intent of all laws, rules and regulations relating to the collection of their accounts. Our Sales and Client Services staff is available to answer questions you may have about our collection procedures and compliance with debt collection laws.

Evergreen already maintains a heightened sensitivity to client and personal information. Our associates are expected to handle sensitive and personal information in a manner that ensures confidentiality. In addition, we support secure, encrypted transactions via our Client Portal web site as well as secure encrypted transmissions via e-mail attachments.

HIPAA COMPLIANCE

A main concern at Evergreen Professional Recoveries, Inc.

Healthcare organizations and related businesses have long been faced with securing the confidentiality of patient information. This all-important obligation grows more challenging as a result of new privacy and security standards being promulgated by the U.S. Department of Health and Human Services, as part of the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

Per the proposed HIPAA standards, all health plans, clearinghouses, and healthcare providers must, at minimum, protect the privacy of this information, conduct a risk assessment and develop a security plan. To be in compliance with HIPAA, they must also document these measures, keep them current, and train their employees on appropriate security procedures.

As an extension of your company and business partner, Evergreen is dedicated to protecting the security and confidentiality of our clients' patient information.

At Evergreen, understanding and complying with these HIPAA standards is a key priority. Evergreen has studied the HIPAA regulations and is taking appropriate action to comply in conjunction with assisting our clients' compliance efforts.

Evergreen already maintains a heightened sensitivity to client and personal information. Our associates are expected to handle sensitive and personal information in a manner that ensures confidentiality. In addition, we support secure, encrypted transactions via our Client Portal web site as well as secure encrypted transmissions via e-mail attachments.

Evergreen is well positioned to respond to the guidelines as they are released and finalized. The security, protection and integrity of our clients' patient information, frequently referred to as "Individually Identifiable Health Information (IIHI)" will continue to be our standard business practice.

COLLECTION PROCESS

Often we are asked what happens to an account after it is input. While not every account will receive the same treatment, the following outline is standard during the first two days after an account has been assigned. The following process is for our primary and secondary collections program.

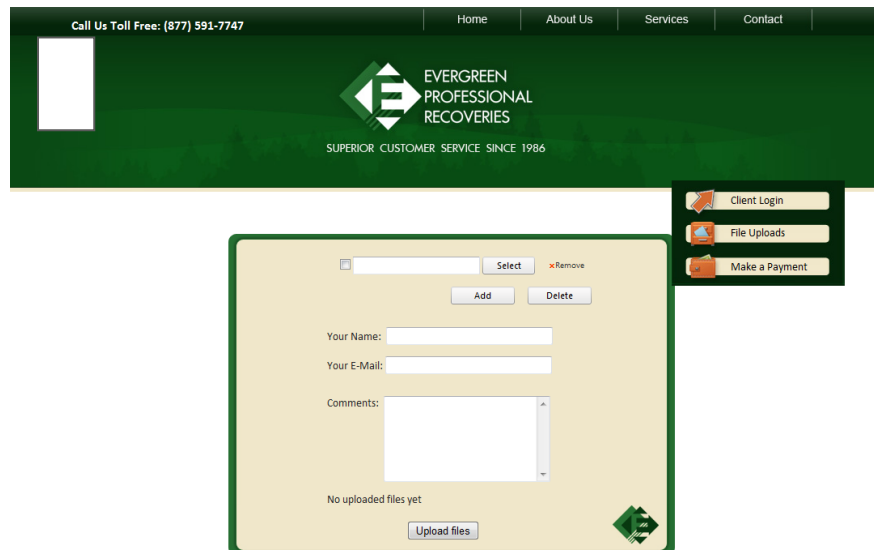
Day 1

Account Placements Are Loaded

Accounts will be on our CUBS system within 24 hours of receipt. It is our GUARANTEE that if the accounts are received prior to 2:00 p.m. they will be loaded the same day.

Accounts may be received via your SFTP we provide to our clients on our website on a daily, weekly, bi-weekly or monthly basis.

A screenshot from our webpage “Upload a File” portal



Here is a quick look at the way to upload accounts from our website:

Go to www.everprof.com

Click on **“File Uploads”** - Click on **“Select”**

Select the file you want to upload from your computer

For additional files – select **“ADD”**

To remove a file click the red “remove” X to the right of the file or check the box next to the file and **“DELETE”**

Fill in:

“NAME” - **“EMAIL”** - **“COMMENTS”**

Hit upload Files

When a file uploads you will get a message that tells you the name of the uploaded files in the target folder. You can continue adding files or just exit out of the page. You are done!

Account Scrub

All accounts will be processed through *Accurint* or *CBC*, our skip tracing sources for bankrupt and deceased information. From start to completion the process takes approximately 1 hour.

Results from the scrub are then processed and the appropriate accounts are immediately cancelled. A report will be generated identifying the cancelled accounts. This report would be sent to you in Excel format.

Fields contained in this report is as follows:

- Name
- Deceased Date
- Court Bankruptcy Filed In
- Chapter
- Case Number
- Date Filed
- Filed Individual or Joint
- Date Disposed
- Pro Se or Attorney Information
- Trustee Information
- Meeting Information

Notice Generation

At the end of each day a file is created containing all notices requested that day which is sent to *Compumail*, our vendor for notices. Our system is set up to receive back from *Compumail* updated addresses they may have from NCOA (National Change of Address) and a report which reflects mail return.

A report can be generated and supplied to you for accounts that have had an address update or mail return.

Dealing Strategy

A specialized dealing strategy would be created for your accounts. This dealing strategy goes into effect at the end of the day the placements are received. Automatically the system will distribute the accounts to the pre-determined designated collector. Those collectors will then see the accounts the next morning. The accounts are placed in their NEW BUSINESS and become part of that days required work.

Day 2

Account Acknowledgment

The day following account placement, an Acknowledgment is generated which reflects the following information:

- Consumer Name
- Amount Owed
- Date Assigned
- Client Number which assigned under

Evergreen has the ability to provide electronic acknowledgment files per your specific requirements and sent to you via secure e-mail or uploaded to an SFTP secure portal.

Calls Begin

Each account (piece of new business) that is received with a live number is going to be processed through either Global Connect or our Access Dialer. After the first pass, should the phone number be invalid it will be automatically removed and skip tracing starts immediately.

- **Dialing Strategy**

Our dialer strategy is a compliment to the manual efforts of our staff. It is designed to virtually eliminate work gaps, cover desks during vacations and cover a collector absence for any reason.

Daily, each collector desk is reviewed and compared to our Work Standards Report which identifies any accounts that have not been manually called within 48 hours. These accounts are then put through our Access Dialer or ran through Global Connect. Campaigns are run only during prime time hours: 8:00 to 10:00am and 4:00 to 7:00pm. (Pacific Standard Time)

- **Manual Collection Strategy**

The manual strategy ensures that daily each staff member is working new business, following promise to pay accounts, making timed account calls as well as skip tracing.

Each collector is required to work a minimum of 120 accounts per day combining, new business, PTP follow-ups, timed accounts and skip tracing.

To guarantee proper desk management: The Collector File report is reviewed every morning identifying all action taken on the accounts from the previous day. The wip-summary report is reviewed which details any and all accounts that were dated out without any action being taken.

ONGOING COLLECTIONS

Contacting the Consumer

Whether it is the first or second or tenth day after receiving the account that we are able to successfully reach the consumer, our collection staff is trained to demand full balance during the first contact.

The following convenient payment options would be offered to your customer.

- Check - *via phone or Evergreen website*
- Credit or Debit Card - *via phone or Evergreen website* (Visa, MasterCard, AMEX)
- Direct Deposit - *into our Bank of America Trust Account*
- Wire Transfer from Bank to Bank - *customers bank to ours*
- Next Day Air Service - *such as UPS or Federal Express*

Call Us Toll Free: (877) 591-7747 Home



EVERGREEN
PROFESSIONAL
RECOVERIES

SUPERIOR CUSTOMER SERVICE SINCE 1986

Evergreen Professional Recoveries, Inc Payment Portal

This site provides a secure payment portal for making online payments. Please ensure that you are paying the correct party and that you have a valid account number received from us.

If you do not know your account number, please do not make a payment through this web site at this time. Instead, please Contact Us to obtain your account number before returning to make the payment. Without the account number we cannot credit your account with the payment you make on this site, which would result in a significant delay in processing of your payment.

This is a web site of a collection agency. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Account Information

Account Number:

Zip Code:

Payment Type

☐ Pay By Credit Card ☐ Pay By Check



This is a secure site. All of your information is secure and confidential.



Establishing a Payment Plan

It is typical that the consumer won't be able to pay it in full on the first call. This opens the door to negotiation. While we make every effort to allow a reasonable payment plan for the consumer, it also needs to be a reasonable payment plan for you. Depending upon the balance, we make every attempt to resolve each account on a payment plan within one (1) year.

Payments are made weekly, monthly or by post-dated check. Reminder telephone calls, payment books, and payment reminder notices will be utilized.

As part of the negotiation for payment, our staff is trained to ask for and confirm the N.A.P.E.S:

N ame

A ddress

P hone (alternative numbers)

E mployment information

S ocial Security verification

Once information is updated, further negotiation occurs in order to set up a reasonable payment plan.

Factors taken into consideration are:

- Where the consumer works
- How much they currently take home
- Are they currently being garnished
- Is the consumer willing to establish in-house postdates

Account Settlement (option)

Should a consumer prove unable to pay the balance in full but has a considerable amount to offer as settlement, that offer will be sent to you for approval on a case by case basis. It is a policy at Evergreen that the best possible offer is submitted to our client. This may be the first offer or it may be the third or fourth in the process of negotiation with the consumer. It is the Evergreen way to bring the offer to the client that in our opinion represents a smart business decision.

Factors considered when negotiation settlement:

- The consumer's ability to actually pay the account in full
- Pending bankruptcy
- No attachable assets, in other words are they judgment proof
- Source of funds
- The consumer's ability to settle or pay in full the account during the validation period to avoid credit bureau reporting

Settlements can be highly time sensitive. Identifying the preferred methods for requests is a best business practice so that money is not lost.

Unable to Reach Consumer

The success of our company relies heavily upon the skip tracing skills of our collection representatives. Should we have returned mail, an invalid telephone number or employment information, our collector will immediately begin skip trace attempts.

Our collection software has added on-line skip tracing tools that enable our collection representatives to request a credit bureau or information through "Accolaid" without leaving their desk.

Our collectors have the ability to utilize the following tools:

- Accessing the credit bureau
- Accurant, Argali and other on-line skip sources
- National Skip Tracing Services
- Directory Assistance, City and Reverse Directories along with Axiom Phone
- Reversing the address for a phone number
- Calling near-bys
- Accessing tax assessor information
- Motor Vehicle and Licensing Departments
- Polk's and National Cole's Data Base
- Secretary of State Business Verification
- Private Information Sources
- Private Industry Contacts

Management Audit

Within the first 30 days of receiving an account, the Collection Manager will conduct a “New Business Audit”. The purpose of this audit is to make sure new business is being worked and worked appropriately. A note line is placed in each account as evidence of completion.

Request for Litigation

If the consumer proves uncooperative, an asset has been located and in our professional opinion all reasonable methods of collecting have been exhausted, we will request a legal assignment. The assignment allows us to pursue legal action against the debtor in our name, protecting your company from legal recourse and keeping your reputation intact. Evergreen assumes all costs for any legal activity.

Our legal services will include:

- Monitoring of bankruptcy claims and filings
- Renewal of delinquent judgments
- Certified staff paralegals prepare all required legal proof and forms
- Legal counsel specializing in collections provides lawsuit and legal interpretation

Our legal and investigation departments work together on asset location and recovery, ensuring that each account is satisfied as efficiently and completely as possible. We have counsel on retainer in the states of Washington and Oregon and all litigation is filed in district/circuit court. Litigation outside these states is done through the Member Attorney Program (M.A.P.) with the American Collectors Association (ACA). Once judgment is obtained, our office is able to fully execute on the account.

Credit Bureau Reporting

Evergreen electronically reports to all bureaus each month. New account placements are reported at the end of the validation period. The monthly reporting process includes updating account balances, deletion of accounts that are no longer listed with Evergreen.

REPORTS & REMITTANCE

Evergreen provides customized reports to many clients today that include acknowledgement of assignments, update and recall files. We are also capable of providing compliant 835 or other format remittance files as well.

Account Acknowledgment Report

It is company policy to have accounts input within 24 hours from receipt and to provide you an account acknowledgment of the accounts which we have listed for collection. This notice is both an excellent resource for your records as well an effective verification tool, ensuring the data transferred is accurate. For some the paper trail is not the most favored option for acknowledgment. Evergreen is also able to acknowledge placements by email or a specific client format that is established.

Monthly Status Reports

On a monthly basis or other required frequency our **CLIENT INVENTORY REPORT** will be generated. This will give you a thumb-nail sketch of each account and the status it is currently at. This report will also be an aid during on-line review of the accounts.

(Please note that this report can be submitted to your office electronically in an Excel or other requested format.)

Also included monthly is a **STATISTICAL HISTORY ANALYSIS** report. This is a valuable tool for evaluating our performance and effectiveness. Reports can be specialized in many different ways such as:

<i>Department / type of Account</i>	<i>Specific month accounts were listed</i>
<i>Total number of accounts</i>	<i>Total dollar amount assigned</i>
<i>Total dollar amount collected</i>	<i>Total recovery percentage</i>
<i>Commission dollars collected</i>	

Every client uses a different matrix system for reports. That is why we can meet specific client requirements for formatting once all specifics are identified.

Remittance

Unless otherwise agreed, we will remit funds collected on the 15th of the following month of collections. Our remittance payments may be sent via wire and be accompanied with an 835 or requested format remittance file.

We realize that our remittance schedule may not be conducive for every client. Evergreen is flexible and will meet the individual needs of our client concerning the remittance dates.

NOTICE OF DEFAULT- 1ST COLLECTION LETTER

Dept 893 EVE8827007210057
PO Box 4115
Concord, CA 94524
May 7, 2010

EVERGREEN PROFESSIONAL RECOVERIES
12100 NE 195th Street, #325 * Bothell, WA 98011
800-241-1305

Re:
Account #:
Total Due: \$

Pay your bill online: www.everprof.com

RETURN SERVICE REQUESTED

|||||

PRINCIPAL: \$
INTEREST: \$
TOTAL: \$

Notice

You are hereby notified: That the above account has been assigned to us for collection. That the above entitled account is past due and your attention is needed to settle this matter. To prevent further collection efforts you must contact this office.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion of the debt, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute this debt, or any portion of this debt, we will obtain verification of the debt or a copy of a judgment, and we will mail you a copy of such verification and/or judgment. If you request our office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor if the original creditor is different from the current creditor.

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

Interest rate for Washington state consumers is 12% per annum.

Creditor:

Ref #

EVERGREEN PROFESSIONAL RECOVERIES 12100 NE 195th Street, #325 * Bothell, WA 98011 800-241-1305

PLEASE DETACH HERE AND RETURN WITH YOUR PAYMENT IN THE ENVELOPE PROVIDED

RE:
ACCT #:
BALANCE DUE: \$

PAY THIS AMOUNT: \$

If paying by Credit Card, please complete this section			
☐ VISA	CARD NUMBER	AMOUNT	CVV# (3 or 4 Digit code on Back of Card)
☐ M/C	SIGNATURE	EXP. DATE	
CARDHOLDER NAME (Please Print)			☐ Check here if Cardholder address is the same, if not, provide Cardholder address on back of statement.

Pay your bill online: www.everprof.com

Evergreen Professional Recoveries
P.O. Box 666
Bothell, WA 98041-0666

|||||

SPANISH NOTICE OF DEFAULT- 1ST COLLECTION LETTER

Dept 893 89
PO Box 4115
Concord, CA 94524



June 24, 2008

RETURN SERVICE REQUESTED



TEST NAME
1 ADDRESS ST
ADDR 2
CITY, ST 12345-6789

EVERGREEN PROFESSIONAL RECOVERIES
12100 NE 195th Street, #325 * Bothell, WA 98011
800-241-1305

Re:
No. de Cuenta:
Total Debido: \$

Pague su cuenta en la red: www.everprof.com

AVISO

LE NOTIFICAN POR ESTE MEDIO: Que la cuenta antedicha se nos ha asignado a nosotros para la colección. Que la cuenta enumerada arriba es atrasada y su atención inmediata es necesario para resolver este asunto. Para prevenir más esfuerzos futuros de la colección usted debe entrar en contacto con esta oficina.

A menos que usted notifique esta oficina dentro de 30 días después de recibir este aviso que usted disputa la validez de esta deuda o de cualquier porción de ella, esta oficina asumirá que esta deuda es válida. Si usted notifica esta oficina en escribir dentro de 30 días después de recibir este aviso que usted disputa la validez de esta deuda, o de cualquier porción de ella, obtendremos verificación de la deuda o una copia de un juicio, si algún juicio se ha pronunciado ya contra usted en una corte de la ley, y le enviaremos una copia de tal verificación y/o juicio. Si usted solicita esta oficina en escribir dentro de treinta (30) días después de recibir este aviso, esta oficina le proveerá a usted el nombre y la dirección del acreedor original si es diferente del acreedor actual.

Esta comunicaciones de un collector de deudas y es una tentativa de recoger una deuda. Cualquier información obtenida será utilizada para ese propósito.

Acreedor:

No. de Ref.

PARA INFORMACIÓN SOBRE EL ACTO DE LAS PRÁCTICAS JUSTAS DEL REEMBOLSO DE LA DEUDA DE COLORADO, VEA WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM.

EVERGREEN PROFESSIONAL RECOVERIES 12100 NE 195th Street, #325 * Bothell, WA 98011 800-241-1305

SEPARÉ POR FAVOR AQUÍ Y VUELVA CON SU PAGO EN EL SOBRE PROPORCIONADO

RE:
No. de Cuenta:
SALDO DEBIDO: \$

PAGUE ESTA CANTIDAD: \$

Si paga por la tarjeta de crédito, complete por favor esta sección			
☐	NUMERO DE TARJETA	CANTIDAD	No. de CVV (el código de 3 o 4 dígitos en el dorso de la tarjeta)
☐	FIRMA	FECHA DE EXP	
NOMBRE DEL TITULAR DE TARJETA (Por favor escriba con letra clara)		☐ Indique aquí si la dirección del titular de tarjeta es lo mismo. Si no, provea la dirección del titular de tarjeta en el dorso de la declaración	

Pague su cuenta en la red: www.everprof.com

TEST NAME
1 ADDRESS ST
ADDR 2
CITY, ST 12345-6789

Evergreen Professional Recoveries
P.O. Box 666
Bothell, WA 98041-0666



FINAL NOTICE

Dept 893 89
PO Box 4115
Concord, CA 94524



June 24, 2008

EVERGREEN PROFESSIONAL RECOVERIES
12100 NE 195th Street, #325 * Bothell, WA 98011
800-241-1305

Account #:

RETURN SERVICE REQUESTED

Pay your bill online: www.everprof.com



TEST NAME
1 ADDRESS ST
ADDR 2
CITY, ST 12345-6789

FINAL NOTICE

Not having heard from you on this account, further collection efforts are being considered. To avoid paying additional charges immediately send the balance IN FULL by return mail to the above address.

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

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADC/CADCMAN.CFM. 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.

EVERGREEN PROFESSIONAL RECOVERIES 12100 NE 195th Street, #325 * Bothell, WA 98011 800-241-1305

PLEASE DETACH HERE AND RETURN WITH YOUR PAYMENT IN THE ENVELOPE PROVIDED

Account #:

If paying by Credit Card, please complete this section			
☐	CARD NUMBER	AMOUNT	CVV? (3 or 4 Digit code on Back of Card)
☐	SIGNATURE	EXP. DATE	
CARDHOLDER NAME (Please Print)		Check here if Cardholder address is the same. If not, provide Cardholder address on back of statement. ☐	

Pay your bill online: www.everprof.com

TEST NAME
1 ADDRESS ST
ADDR 2
CITY, ST 12345-6789

Evergreen Professional Recoveries
P.O. Box 666
Bothell, WA 98041-0666



STATEMENT OF ACCOUNT

Dept 893 89
PO Box 4115
Concord, CA 94524



June 24, 2008

EVERGREEN PROFESSIONAL RECOVERIES

12100 NE 195th Street, #325 * Bothell, WA 98011
800-241-1305

Pay your bill online: www.everprof.com

RETURN SERVICE REQUESTED



TEST NAME
1 ADDRESS ST
ADDR 2
CITY, ST 12345-6789

STATEMENT OF ACCOUNT

ACCOUNT #:
ORIGINAL CREDITOR:
THE AMOUNT DUE ON YOUR ACCOUNT IS: \$

Please remit this amount today or call our office to make payment arrangements.

Sincerely,

Collection Department
Evergreen Professional Recoveries, Inc.

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EVERGREEN PROFESSIONAL RECOVERIES 12100 NE 195th Street, #325 * Bothell, WA 98011 800-241-1305

PLEASE DETACH HERE AND RETURN WITH YOUR PAYMENT IN THE ENVELOPE PROVIDED

Re:
Account #:
Balance Due: \$

PAY THIS AMOUNT: \$

If paying by Credit Card, please complete this section			
☐	CARD NUMBER	AMOUNT	CVV# (3 or 4 Digits on Back of Card)
☐	SIGNATURE	EXP. DATE	
CARDHOLDER NAME (Please Print)		Check here if Cardholder address is the same. If not, provide Cardholder address on back of statement.	

Pay your bill online: www.everprof.com

TEST NAME
1 ADDRESS ST
ADDR 2
CITY, ST 12345-6789

Evergreen Professional Recoveries
P.O. Box 666
Bothell, WA 98041-0666



EVERGREEN PROFESSIONAL RECOVERIES, INC

12100 NE 195TH ST STE 325
PO BOX 666
Bothell, WA 98011

DATE: JUNE 2, 2011

ACCOUNT ACKNOWLEDGMENT

CLIENT

(ADDRESS)

CLIENT: OVE100

(CITY, STATE, ZIP)

WE ARE PLEASED TO ACKNOWLEDGE THE ASSIGNMENT OF THE ACCOUNTS LISTED BELOW. COLLECTION EFFORTS HAVE COMMENCED ON THE DATE OF THIS REPORT. PLEASE DIRECT ALL CONTACTS FOR THE FOLLOWING ACCOUNTS TO OUR OFFICE, TO ELIMINATE THE POSSIBILITY OF CONFUSION.

THANK YOU FOR THE OPPORTUNITY TO SERVICE YOUR ACCOUNTS.

EPR Account No.	Name	Account Number	Date Assigned	Amount Assigned
112063	ADAMS, JOHN	4258616502	02-01-00	100.00
112065	BECKER, TRINA	4258612323	02-01-00	450.00
112068	CAMP, JOE	2062235511	02-01-00	75.00
113425	DECKER, BOB W	2539270930	02-01-00	200.00
113426	FARMER, FRAN	4558526363	02-01-00	55.00
113488	GOIN, EMILY	4555442323	02-01-00	181.00

NUMBER OF ACCOUNTS ASSIGNED:	6
TOTAL AMOUNT ASSIGNED:	\$ 1061.00
AVERAGE AGE:	97
AVERAGE AMOUNT:	\$ 176.83

SINCERELY,

AMBER MILLS
CLIENT SERVICES MANAGER

EVERGREEN PROFESSIONAL RECOVERIES, INC.
PO Box 666
Bothell, WA 98041
(800) 241-1305

CLIENT INVENTORY SAMPLE REPORT

CLIENT NAME
(ADDRESS)
(CITY, STATE, ZIP)

CLIENT: OVE100

ACCT#	NAME	CLI-REF NBR	DT-ASGN	PN-ASGN	PRN-COLL	CAN-AMT	BALANCE	LST-PAY	STS
123456	DOE, JOHN	1234567	10-08-07	793.75	0.00	0.00	793.75	12-15-97	ACT
678900	DOE, JANE	1254557	11-09-07	2367.06	2367.06	0.00	0.00	11-25-97	PIF
987654	DOE, JON	1234567	10-08-08	793.75	93.75	0.00	700.00	12-15-97	PAY
112233	DOE, JAINE	1254557	11-09-08	2367.06	2000.00	0.00	367.06	11-25-97	SIF
445566	DOE, JOHNN	1234567	10-08-08	793.75	0.00	793.75	0.00	12-15-97	BAN
777777	DOE, JAYNE	1254557	11-09-07	2367.06	0.00	2367.06	0.00	11-25-97	CAN
ACCOUNTS LISTED		6	NET ASSIGNED		9,482.43	TOTAL CANCELED		3,160.81	
TOTAL ASSIGN		6	TOTAL BALANCES		6,321.62	TOTAL COLLECTED		4,680.81	

Status Code Examples - new status codes can be added per client requirements

<u>ACT</u> :	Active Account	<u>LIP</u> :	Legal in Process
<u>PIF</u> :	Paid in Full	<u>LJD</u> :	Legal Judgment
<u>SIF</u> :	Settled in Full	<u>CAN</u> :	Canceled at Client Request
<u>AEX</u> :	All Efforts Exhausted	<u>BAN</u> :	Attorney retained, not yet filed
<u>B7U</u> :	Bankrupt Ch.7	<u>B13</u> :	Bankrupt Ch.13
<u>DEC</u> :	Deceased, no estate	<u>SUS</u> :	Suspend
<u>STA</u> :	Statute expired	<u>SKP</u> :	Skip account, no leads
<u>PRO</u> :	Deceased, probate account	<u>LSX</u> :	Legal but svc unsuccessful
<u>CCC</u> :	Consumer Credit account	<u>PAY</u> :	Payment plan in effect
<u>FRA</u> :	Fraudulent account		

EVERGREEN PROFESSIONAL RECOVERIES, INC.
PO Box 666
Bothell, WA 98041
(800) 241-1305

CLIENT REMITTANCE STATEMENT

CLIENT NAME
(ADDRESS)
(CITY, STATE, ZIP)

Page No. 1 of 1
Statement Date 6-10-05
Client No: OVE100
Remit Type: 6 = STD Net

Date	Name	Account Status	Amount Paid You	Amount Paid Us	Our Commission	Rem Bal	Amount Due You
05-09-02	Adams, John (Account Number) (Principal)	PIF	0.00	100.00	15.00	0.00	85.00
05-15-02	Camp, Joe (Account Number) (Principal)	PAY	0.00	200.00	20.00	300.00	180.00
05-07-02	Farmer, Fran (Account Number) (Principal)	LJD	0.00	750.00	157.50	100.00	292.50
TOTALS			0.00	1050.00	192.50	400.00	557.50

----- FINAL VOUCHER PAGE -----

GROSS COLLECTIONS THIS STATEMENT \$1050.00

OUR CHECK ENCLOSED FOR \$557.50

History Analysis Report- page 1

PAGE 1

HISTORY ANALYSIS FOR:

EVERGREEN PROFESSIONAL RECOVERIES

MONTH ENDING 06-30-11

		NET/(GROSS)																		
		ASSIGNMENTS			COLLECTIONS			NET	GROSS	COMMISSIONS		CANCELLED			OPEN ACCOUNTS		#	AVG		
MO	YR	#	AMOUNT	AVG	CURR	%	TO DATE	%	%	TO DATE	%	#	AMOUNT	%	#	AMOUNT	PIF	AGE		
6-11		342	23,723 (23,723)	69	539	2	539	2	2	25	5	0	0	0	336	23,185	6	2		
5-11		111	7,337 (7,362)	66	1,311	18	1,567	23	21	90	6	1	475	6	91	5,295	19	2		
4-11		188	13,976 (13,976)	74	279	2	3,455	26	25	168	5	1	856	6	154	9,664	33	3		
3-11		562	41,245 (43,177)	73	1,151	3	7,657	19	19	401	5	22	1,944	5	457	31,644	83	1		
2-11			0 (0)	0	0	0	0	0	0	0	0	0	0	0	0	0				
1-11		322	24,434 (24,534)	76	100	0	6,512	27	27	405	6	2	147	1	240	17,775	80	1		
12-10		239	14,591 (14,591)	61	92	1	2,785	20	19	246	9	6	327	2	187	11,480	46	1		
11-10		230	15,977 (15,977)	69	92	1	2,718	18	17	210	8	4	668	4	188	12,591	38	1		
10-10		424	32,002 (32,056)	75	37	0	5,646	18	18	400	7	4	389	1	345	25,967	75	1		
9-10		325	24,026 (24,051)	74	0	0	4,520	19	19	301	7	11	543	2	252	18,964	62	2		
8-10		195	14,254 (14,326)	73	0	0	2,577	18	18	170	7	5	279	2	156	11,397	34	2		
7-10		396	34,121 (35,176)	86	63	0	13,564	40	40	531	4	8	471	1	288	20,085	100	1		
6-10		282	25,150 (25,175)	89	105	0	11,456	48	46	546	5	13	1,478	6	163	12,216	106	2		
5-10		156	12,954 (12,979)	83	0	0	6,288	49	49	337	5	4	227	2	86	6,439	66	1		
4-10		92	7,578 (7,593)	82	0	0	3,234	45	43	175	5	4	466	6	54	3,879	34	1		
3-10		98	9,334 (9,459)	95	0	0	6,105	68	65	225	4	3	305	3	42	2,923	53	0		

History Analysis Report- page 2

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HISTORY ANALYSIS FOR:

EVERGREEN PROFESSIONAL RECOVERIES

MONTH ENDING 06-30-11

		NET/(GROSS)						NET		GROSS		COMMISSIONS-		CANCELLED			OPEN ACCOUNTS--		#	AVG
MO	YR	ASSIGNMENTS		COLLECTIONS																
		#	AMOUNT	AVG	CURR	%	TO DATE	%	%	TO DATE	%			#	AMOUNT	%	#	AMOUNT	PIF	AGE
2-10		92	5,855 (5,855)	64	35	1	3,198	60	55			252	8	6	507	9	36	2,150	50	2
1-10		69	3,758 (3,758)	54	0	0	1,737	47	46			155	9	1	54	1	36	1,968	32	1
12-09		30	2,100 (2,125)	70	0	0	463	23	22			50	11	1	100	5	17	1,538	12	3
11-09		292	18,543 (18,543)	64	98	1	5,902	32	32			380	6	5	356	2	213	12,285	74	1
10-09		358	28,558 (28,558)	80	173	1	12,828	45	45			528	4	7	313	1	247	15,417	104	1
9-09		342	21,111 (21,111)	62	55	0	5,576	28	26			461	8	11	1,272	6	239	14,263	92	1
8-09		249	15,737 (15,737)	63	40	0	4,903	31	31			413	8	1	39	0	170	10,795	78	2
7-09		315	21,205 (21,204)	67	31	0	6,829	33	32			415	6	13	764	4	213	13,612	89	1
YR-11		1525	110,715 (112,772)	73	3,380	3	19,730	18	18			1,090	6	26	3,422	3	1278	87,562	221	1
YR-10		2598	199,600 (200,997)	77	424	0	63,827	33	32			3,547	6	69	5,714	3	1833	130,059	696	1
YR-09		3141	210,582 (210,631)	67	598	0	69,507	35	33			4,749	7	99	9,199	4	2102	131,876	940	1
PRIOR		36487	2,212,041 (2,213,920)	61	1,405	0	1,038,546	57	47			84,677	8	5,935	400,260	18	13879	773,235	16673	18
TOTAL		43751	2,732,937 (2,738,320)	62	5,807	0	1,191,611	51	44			94,063	8	6,129	418,594	15	19092	1,122,732	18530	15

History Analysis Report- Stair-step

PAGE 1

STAIR STEP HISTORY ANALYSIS FOR:

EVERGREEN PROFESSIONAL RECOVERIES

MONTH ENDING 06-30-11

MO YR	-----ASSIGNMENTS-----				AVERAGE													OVER
	#	AMT-PLACED	ADJUST	NET-PLACED		1MO	2MO	3MO	4MO	5MO	6MO	7MO	8MO	9MO	10MO	11MO	12MO	
6-11	342	23,723	0	23,723	69	2.3												
5-11	111	7,362	-25	7,337	66	3.5	21.4											
4-11	188	13,976	0	13,976	74	7.4	22.7	24.7										
3-11	562	43,177	-1,932	41,245	73	2.4	9.7	15.8	18.6									
2-11	0	0	0	0	0	0.0	0.0	0.0	0.0	0.0								
1-11	322	24,534	-100	24,434	76	7.2	20.9	24.1	25.9	26.2	26.7							
12-10	239	14,591	0	14,591	61	0.0	6.3	13.3	16.7	17.5	18.5	19.1						
11-10	230	15,977	0	15,977	69	2.8	9.1	12.7	15.1	15.5	16.2	16.4	17.0					
10-10	424	32,056	-54	32,002	75	2.2	10.7	12.9	14.3	15.5	16.2	16.4	17.5	17.6				
9-10	325	24,051	-25	24,026	74	0.0	8.8	13.1	14.0	14.3	15.2	16.4	16.5	18.8	18.8			
8-10	195	14,326	-72	14,254	73	0.0	9.7	15.1	16.1	17.1	17.4	17.4	17.4	17.7	18.1	18.1		
7-10	396	35,176	-1,055	34,121	86	19.0	29.7	33.2	34.8	35.4	35.6	36.0	36.6	38.1	38.5	39.6	39.8	
6-10	282	25,175	-26	25,150	89	4.3	19.1	25.7	33.4	34.0	37.2	39.5	39.7	41.7	42.4	44.2	45.1	45.6
5-10	156	12,979	-25	12,954	83	5.7	24.9	32.5	38.3	40.0	44.3	44.3	44.3	45.6	45.8	46.8	47.6	48.5
4-10	92	7,593	-15	7,578	82	0.4	17.3	27.2	30.3	31.8	34.8	35.5	35.9	37.3	38.2	40.3	40.3	42.7
3-10	98	9,459	-125	9,334	95	0.0	23.7	39.2	46.5	50.2	53.0	57.4	57.5	59.8	59.8	60.9	62.0	65.4
2-10	92	5,855	0	5,855	64	2.0	27.0	36.3	41.7	44.7	48.7	52.0	53.2	53.2	53.2	53.2	53.2	54.6
1-10	69	3,758	0	3,758	54	4.0	25.0	36.4	37.5	37.5	37.5	41.1	41.1	41.1	45.2	45.3	45.3	46.2
12-9	30	2,125	-25	2,100	70	1.9	11.2	11.2	14.0	14.0	14.8	20.1	22.0	22.0	22.0	22.0	22.0	22.0
11-9	292	18,543	0	18,543	64	1.4	13.1	18.8	22.3	23.4	25.2	25.6	26.5	27.7	28.0	28.0	28.4	31.8
10-9	358	28,558	0	28,558	80	1.9	30.7	33.2	34.9	36.8	37.6	38.0	38.4	38.8	39.3	39.3	39.9	44.9
9-9	342	21,111	0	21,111	62	3.3	9.9	12.1	13.3	14.4	16.3	17.8	19.1	20.9	21.1	21.4	21.9	26.4
8-9	249	15,737	-0	15,737	63	4.1	9.0	13.0	17.0	19.4	20.6	21.2	22.7	23.9	24.7	25.9	27.8	31.2
7-9	315	21,204	1	21,205	67	1.2	10.2	13.8	17.4	19.7	20.9	21.5	23.1	23.9	24.1	24.8	26.7	32.2
TOTAL AVERAGE RATIOS:						3.3	16.8	22.1	25.1	26.7	28.2	29.8	31.1	33.0	34.6	36.4	38.5	41.0

THANK YOU!

SUCCESS IS THE SUM OF SMALL EFFORTS,
REPEATED DAY IN AND DAY OUT.

~Robert Collier

Athena Branshaw

Office 425-939-1297

Cell 206-295-7534

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