

Collins Financial Services, Inc.

CFSI purchases, collects and remarkets non-performing charged-off consumer receivables. We have long-term relationships with some of the largest issuers in the nation. We view our customers as our partners and strive to maintain long-term relationships.

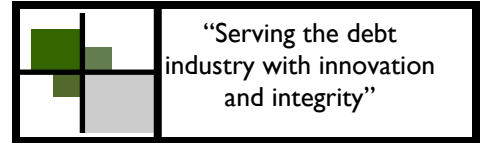
CFSI staffs the industry's best professionals and has developed proprietary technologies to increase efficiency. This allows us to support all of our partners with customer service which is unparalleled in the industry.



Collins Financial Services, Inc.

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“Serving the debt industry with innovation and integrity”



**Debt Buyers
Recovery Specialists
Debt Remarketers**

Collins Financial Services, Inc.

What can Collins do for you?

DEBT PURCHASING

With a thorough knowledge of the industry and its participants, you can leverage CFSI as a strategic partner to assist you as an outlet for sales of your non-performing receivables. When you are dealing with CFSI, you can rest assured you are partnering with a financially secure company, which is guided by a broad and deep management team.

CFSI has the infrastructure in place to efficiently determine the value of debt packages. We review portfolios and then structure our bids in such a way that we are able to provide optimal value to our partners. Our proprietary portfolio analysis software, DebtScrubber can analyze a portfolio of 100,000+ accounts in just minutes. This allows us to shorten our due diligence time and give you an answer as to our interest in purchasing your portfolio.



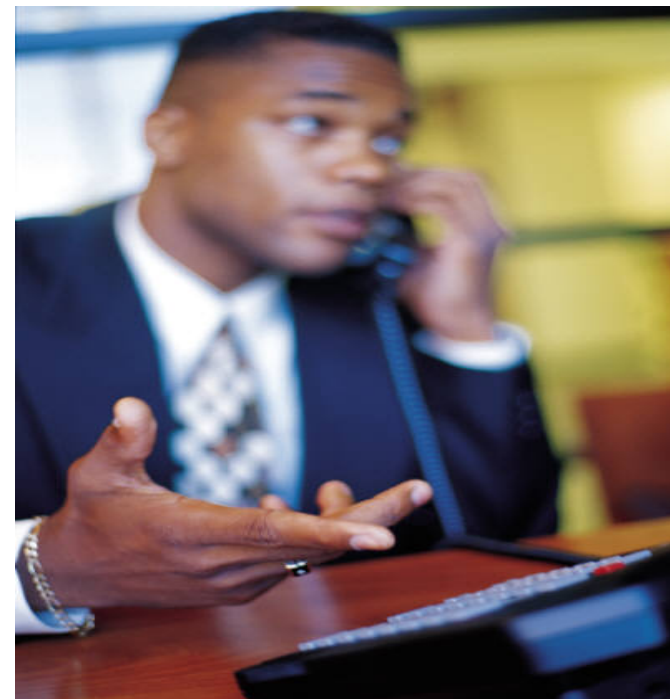
RECOVERY

"WE MAKE TEXAS PAY"

The recovery division of Collins Financial Services, Inc. is CTI. Since Texas has long been a debtor's rights state, CTI was founded out of the necessity to collect Texas accounts. We specialize in collecting Texas paper and succeed, where other agencies fail. Furthermore, CTI is licensed to collect in 41 other states, making our reach nationwide.



CTI has earned a reputation as an emerging leader in the collection industry. CTI utilizes proprietary software to assist in recovery and employs a strategy that addresses each client individually. CTI maintains flexibility, allowing programs to adjust as the requests of the client changes. CTI is a superior performer in recovery results for a diversified account base consisting of financial, retail, commercial and medical institutions.



DEBT REMARKETING

CFSI also has a network of collection agencies and specialized collections attorneys around the country. These entities utilize CFSI as their trusted source when they need to purchase charged-off consumer receivables. Our reputation for honesty and post-sale customer support makes CFSI key component in the success of their individual operations.

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