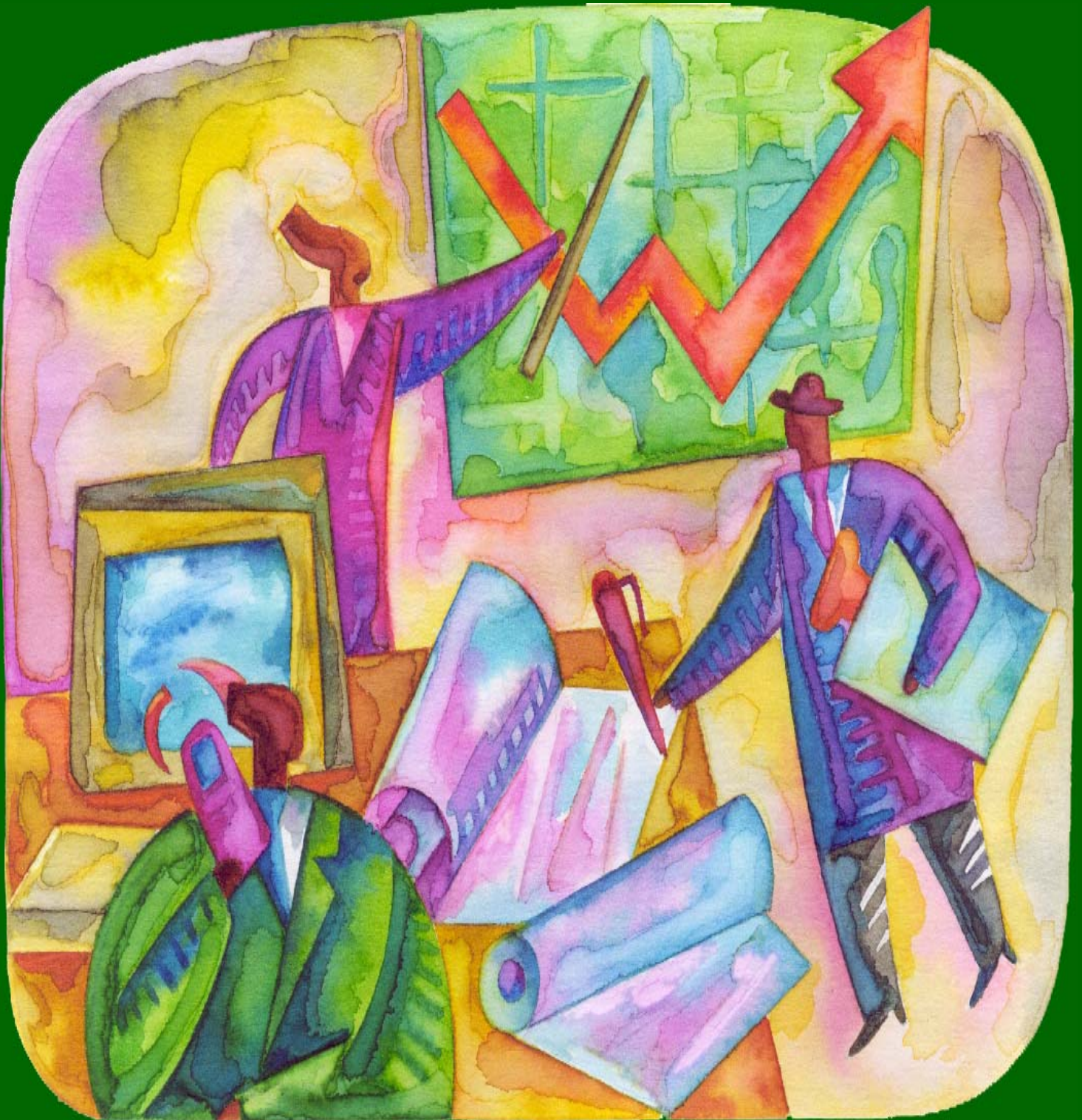


EVERGREEN
PROFESSIONAL
RECOVERIES, INC.



CPR FOR YOUR ACCOUNTS RECEIVABLE



EVERGREEN PROFESSIONAL RECOVERIES, INC.

EVERGREEN PROFESSIONAL RECOVERIES, INC. (EPR), IS A NATIONALLY LICENSED, AWARD WINNING, BONDED AND FULLY INSURED COMPANY WHICH HAS OPERATED AS A SUCCESSFUL COLLECTION AGENCY SINCE 1986.



Profiting in any business endeavor includes professionalism, teamwork and customer service. Debt recovery is a highly competitive industry. We at EPR differentiate ourselves from the competition with superior customer service and strive to be an outsourcing tool that compliments the inner workings of our client's offices.

TECHNOLOGY

*Pre-Collect Service – FREE FOR QUALIFIED CLIENTS
Billing Service Program for Medical Accounts*

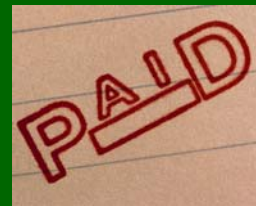


Collection of:

- Cable TV
- Commercial Accounts
- Contracts
- Credit Card Charge-offs (secured and unsecured)
- Credit Union Portfolios
- Deficiency Balances (Auto, Mortgage)
- Insurance (Premium, Subrogation and Surety Bond Recovery)
- Judgments
- Lines of Credit
- Medical Receivables
- NSF Checks
- PayDay Loans
- Retail Accounts
- Telecom (Landline and Wireless)

In-house Legal Department that works directly with attorney staff to:

- Prepare litigation filings
- Process bankruptcy claims
- Execution of wage and bank garnishment
- Asset location and repossession



- State of the art Columbia Ultimate Software
- Expandable Hardware
- Predictive Dialer
- On-Line Skip Tracing
- On-Line Credit Bureau
- Virtual Checks
- Western Union Quick Collect
- Global Connect

Our system is able to adapt to any specialty system for placement. Accounts can be received via FTP site, electronic transfer or hard file. All accounts are inputted within 24 hours of being received. Our comprehensive database utilizes state of the art computers and peripherals. Because of the flexibility offered in our system, changes in formatting or reporting can be amended within 48 hours. *To review and audit accounts, clients may access our system at any time via our website, through a secure password protected link.*



DEALING STRATEGY

EPR creates an exclusive “dealing strategy”, designed specifically for each client. This strategy dictates *when* the collection representatives receive the accounts and *which* representatives receive the accounts. At EPR, we specialize each collector’s desk. The determination of which collector’s desk will receive the accounts is extremely important and is based upon information our clients share with their dedicated Account Manager. Every client is different and it is the job of our dedicated Account Manager to identify those differences that make each client distinctive. By taking the time to get to know our clients, our collectors are better able to understand the paper they are working and be more effective on each account.



LEGAL DEPARTMENT

If 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*. EPR assumes all costs for any legal activity.

Our range of legal services also includes:

- Monitoring of bankruptcy claims and filings
- Renewal of delinquent judgments
- Certified staff paralegals prepare all required legal proof and forms



EPR is equipped to satisfy accounts with existing legal judgments against consumers. Our legal and investigation departments work together on asset location and recovery, ensuring that each account is satisfied as efficiently and completely as possible. EPR has retained experienced and knowledgeable collection attorneys that are utilized based upon the geographical area of the debtor.

PERSONNEL

Every department within EPR plays an integral part in the success that is achieved. We focus on attracting, educating and retaining the most capable individuals in the industry. The management of EPR does everything possible to make sure that every employee realizes that together, everyone is an ingredient in our formula for success.

Collectors: Knowledgeable professionals with proven success in various areas of collection such as deficiency accounts, credit card charge offs, commercial and medical accounts.

Collection Support Staff: Responsible for ensuring that the communication with our clients are at a constant high. The support staff also works closely with the Collectors to ensure they have what is needed in order to recover the amounts due as quickly as possible.



Management: Maintains a work environment that promotes success and satisfaction for our staff. We want our team to take pride in their work and choose to work at EPR because they want to, not because they have to. Our company’s “open door policy” is something that our staff and our clients can rely on.

EPR=CPR for your accounts receivable!

Compliance

- FDCPA (Federal Debt Collection Practices Act)
- FCRA (Fair Credit Reporting Act)
- Consumer Credit Protection Act
- Federal Equal Opportunity Act
- Federal & State Laws

EVERGREEN
PROFESSIONAL
RECOVERIES, INC. 

**12100 NE 195TH STREET
SUITE 325
BOTHELL, WA
(206) 223-1676
WWW.EVERPROF.COM**

