





COMMUNICATION SCHEDULE

001 ACCOUNT PLACEMENT

002 VALIDATION NOTICE

035 COLLECTION NOTICE

038 PHONE CAMPAIGN ONE

040 EMAIL MESSAGE ONE

042 TEXT MESSAGE ONE

045 EMPLOYMENT VERIFY

047 PHONE CAMPAIGN TWO

049 EMAIL MESSAGE TWO

051 TEXT MESSAGE TWO

060 URGENT NOTICE

068 PHONE CAMPAIGN THREE

070 EMAIL MESSAGE THREE

072 TEXT MESSAGE THREE

075 FINAL NOTICE

083 PHONE CAMPAIGN FOUR

085 EMAIL MESSAGE FOUR

087 TEXT MESSAGE FOUR

090 TRANSFER NOTICE



RECOVERY SCHEDULE

001 ACCELERATION NOTICE 002 ADDRESS SKIP-TRACE 005 RECOVERY EMAIL ONE 006 EMAIL SKIP-TRACE **008 RECOVERY TEXT ONE** 009 CELLULAR SKIP-TRACE 011 PHONE CAMPAIGN ONE **012 PHONE SKIP-TRACE** 014 RECOVERY EMAIL TWO 017 RECOVERY TEXT TWO **021 CONSULTATION NOTICE 025 RECOVERY EMAIL THREE 028 RECOVERY TEXT THREE 031 PHONE CAMPAIGN TWO** 035 RECOVERY EMAIL FOUR 039 RECOVERY TEXT FOUR **042 INSTALLMENT NOTICE 047 RECOVERY EMAIL FIVE 052 RECOVERY TEXT FIVE 057 PHONE CAMPAIGN THREE 062 RECOVERY EMAIL SIX 067 RECOVERY TEXT SIX 072 SPECIAL OFFER NOTICE 076 RECOVERY EMAIL SEVEN 079 RECOVERY TEXT SEVEN 082 PHONE CAMPAIGN FOUR 086 RECOVERY EMAIL EIGHT** 090 RECOVERY TEXT EIGHT 093 LAST CHANCE NOTICE **098 RECOVERY EMAIL NINE 103 RECOVERY TEXT NINE 108 PHONE CAMPAIGN FIVE** 113 RECOVERY EMAIL TEN 118 RECOVERY TEXT TEN **123 LITIGATION REVIEW**

130 TRANSFER NOTICE



LITIGATION SCHEDULE

001 ATTORNEY REFERRAL

002 ATTORNEY VALIDATION

035 ATTORNEY DEMAND

045 REQUEST SUIT FILED

075 FILE LAWSUIT

090 OBTAIN JUDGMENT

100 GARNISH WAGES

130 ASSET SEIZURE

150 TAX RETURN SEIZURE

LITIGATION TIMELINE IS AN ESTIMATE AND WILL VARY ACCORDING TO ATTORNEY AVAILABILITY, COURT SCHEDULING, AND DEBTOR OR CLIENT RESPONSE TIME

ALL PHONE CAMPAIGNS CONSIST OF UP TO FOUR ATTEMPTS TO REACH THE DEBTOR. A SINGLE CAMPAIGN INCLUDES A MORNING ATTEMPT, AFTERNOON ATTEMPT, EVENING ATTEMPT, AND WEEKEND ATTEMPT TO SPEAK WITH THE DEBTOR

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