

**1**

Placement days 0 to 270. Accounts are called and lettered.

**2**

At placement day 271, accounts are sent to external collection agencies if they are not payers, there is a good address, they are not in a deceased, no asset, or bankrupt status, and they are within statute.

**3**

Contracted third party agencies conduct calls and letter if viable.

**4**

At placement day 362, (90 days with the agencies) the accounts are recalled if there are no payment plans. The accounts are then scrubbed for bankruptcy, bad addresses, no assets, or deceased status. Those accounts that are then deemed eligible move to law firms acting in the capacity of an agency.

**5**

Contracted law firms letter the accounts and conduct calls.

**6**

At day 632 (270 days with the firms), the accounts are recalled from the contracted law firms if there are no payment plans. The accounts are then scrubbed for bankruptcy, bad addresses, deceased status, or has no assets. Those accounts that are then deemed eligible, move to back end agencies.

**7**

External contracted agencies keep the accounts for the duration of the collection cycle. They will close only when paid in full, settled, the statute of limitations has expired, the consumer is deceased or has no assets, the client recalls, or the consumer files bankruptcy.