

# Customized for [Prospect LOGO]

DATE

spanning



## **Agenda**

- Mission
- Who We Are
- The LCS Difference
- Solution Overview
- Next Steps

#### **Mission**

 LCS Receivables Management and its affiliated companies are committed to performance, professionalism, and value for our clients; while at the same time, safeguarding their good names and ensuring the utmost respect and integrity for the end consumer.

#### Who We Are



- LCS Receivables Management & its Affiliated Companies span the recovery spectrum to bring you a single source for all of your recovery needs:
  - loan servicing
  - collections
  - legal services
  - debt acquisition & sales

#### Who We Are



#### The LCS Difference

### **Spanning the Recovery Spectrum...**

- nationwide collections
- nationwide litigation management
- proven loss mitigation strategy
- dedicated, experienced professionals
- sophisticated skip-tracing & asset searches
- proprietary technology, including pricing & scoring models
- individual or bulk asset purchases and sales

# **Recovery Solutions**



- Nationally licensed mortgage servicer providing specialized default loan servicing to the banking and finance industry. We offer investors, insurers and servicers a platform to handle delinquent second mortgages, home equity lines of credit, student loans and auto loans from early stage default through charge-off.
  - loan servicing
  - early stage collections
  - loss mitigation



- Licensed nationwide collection agency providing dedicated recovery solutions for defaulted second mortgages, home equity lines of credit, student loans and auto deficiencies. With more than ten years of collections experience, we reduce risk and losses for our financial services clients, while simultaneously increasing their liquidation rates.
  - collections
  - short sales & refinances
  - bankruptcy

# LCS Financial Services Recovery Model

#### Collection Strategies

- Immediate Pursuit of Co-Signers-Credit Bureau Reporting, Letter Series, Call Campaigns
- Proprietary Scoring Model to Queue Accounts
- Automated Attended and Unattended Telephone Campaigns
- Manual Call Campaigns
- Maximize Prime Time Calling to Increase Right Party Contacts
- Financial Profiling
- Near-Shore Skip Tracing
- Suit Referrals

#### Ways to Maximize Recoveries

- Higher Settlement Authority
- Blanket Suit Authority
- Legal Referrals 90 Days Post Referral



- Colorado-based law firm managing a nationwide network of attorneys that concentrate their practice in the collections arena. In business for more than 20 years, we pursue both pre and post judgment remedies for our mortgage, student loan and auto deficiency clients.
  - legal services
  - nationwide attorney network
  - post-judgment recovery

# Stawiarski & Associates, P.C. Legal Recovery Model



- Licensed debt purchaser providing transactional services related to individual or bulk asset purchases and sales. We work with individual investors, brokers and servicers to provide consultative services including portfolio identification, due diligence and pricing.
  - debt acquisition & sales
  - portfolio pricing
  - consulting services

### With a decision to move forward...

## thank you

#### **Eric Weisheit**

Vice President National Business Development LCS Financial Services Corporation

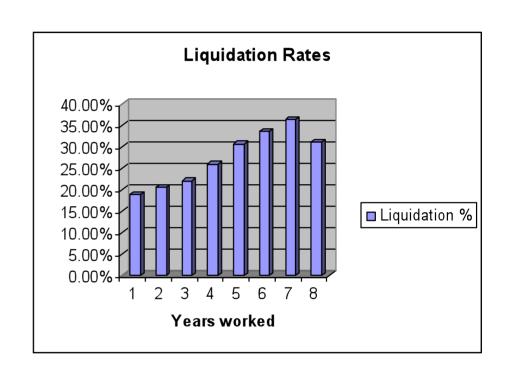
513.947.1964 office 720.988.7962 mobile



# • OPTIONAL SLIDES

## **LCSF Liquidation Rates**

Years Worked	Liquidation
8	31.00%
7	36.31%
6	33.66%
5	30.66%
4	25.96%
3	22.05%
2	20.56%
1	18.94%



Liquidation rates include funds collected throughout the entire recovery process, including: Collections, Bankruptcy and Legal