

Key West, FL



Response to Request for Proposal #16-005 for
Collection Services City of Key West

January 20, 2016

ORIGINAL



Portions of this proposal contain valuable and protected information, ideas, know-how, concepts, processes and trade secrets that are the sole property of Duncan Solutions, Inc. and its affiliates. This protected data shall not be disclosed outside the proposal evaluation team and shall not be duplicated, used or disclosed in whole or in part for any purpose except the procurement process related to the subject Request for Proposals (RFP).

Release of confidential information may place Duncan Solutions at serious and irreparable competitive disadvantage in future procurements by providing our competitors with sensitive, confidential and proprietary information that would be unavailable to any third party but for the disclosure of this proposal. In the event that a third party makes a request for disclosure, please notify Duncan Solutions immediately in writing, so that we may have the opportunity to participate in any disclosure discussions and decisions.

This response is presented by
Professional Account Management, LLC
a wholly owned and controlled subsidiary of Duncan Solutions, Inc.
For simplicity, we routinely refer to our company as
“Duncan Solutions” or “Duncan.”

Table of Contents

2. Description of Work Process	2
3. Client References.....	9
4. Staff Qualifications.....	9
5. Collections Approach	12
6. Qualifications/Experience	14
7. Similar Projects.....	16
8. Fee Structure	18
9. Capacity and Experience.....	18
10. Facilities and Support Staff.....	19
11. Subagencies	20
12. Local Business and Community Involvement.....	20
13. Attachments.....	20



January 15, 2016

Michael Turner, Collections Manager
Office of the City Clerk
3126 Flagler St.
Key West, FL 33040

Subject: RFP # 16-005 for Collection Services City of Key West

To whom it may concern,

Thank you for allowing Professional Account Management, LLC, a Duncan Solutions company (Duncan), to propose continuation of delinquent collections the City of Key West (the City) under a new contract. Since 1999, the City has contracted with Law Enforcement Systems, LLC (LES), one of Duncan's subsidiary companies, to provide collection services for parking debt. We are currently in the process of moving our collections contracts from LES to Professional Account Management, LLC (PAM), another Duncan subsidiary and accredited collection agency. Our enclosed PAM submission includes City required forms and details our proposed solution. In conformance with the City's RFP, we are submitting one (1) original and one (1) flash drive with one single PDF file.

Through its subsidiaries, Duncan Solutions has been a premier provider of municipal delinquent collection services for more than 30 years. The company has significant industry experience in collecting a wide range of delinquent receivables including parking citations, red-light citations, and other vehicle-based violation debt. We deliver collections program results for over 100 cities across the U.S. Regionally, we provide collection services for a number of municipalities including City of Sanibel, Town of Palm Beach, City of St. Pete Beach, Nova Southeastern University and Miami-Dade County. Duncan employs approximately 185 people in offices around the Country, including our headquarters in Milwaukee, WI and Eastern Region offices in Silver Spring, Maryland and Atlanta, Georgia.

The primary contact person at Duncan is:

John Corrigan, Regional Manager – Eastern Region
Phone: (301) 588-1041 ext. 5102 | Email: JCorrigan@duncansolutions.com

As the President of Duncan's Professional Account Management division, I am authorized by the Board of Directors to make representations and legally bind the company to any subsequent agreement for this opportunity. This Proposal is firm for one hundred twenty (120) days from the submission deadline date on the front of this document and can be extended upon mutual agreement if the City requests such in writing.

Sincerely,

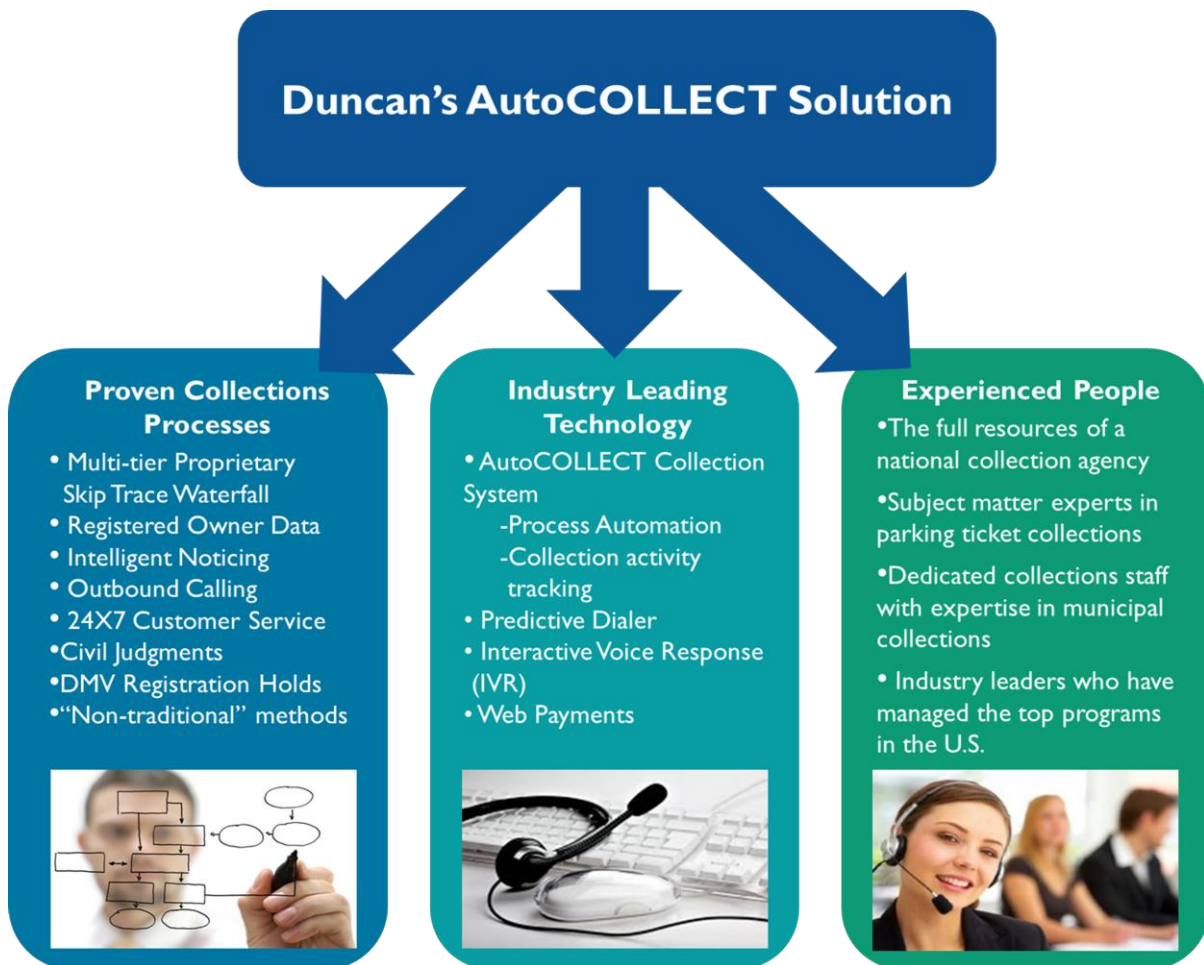
A handwritten signature in blue ink, appearing to read "Tim Wendler".

Tim Wendler
President
Professional Account Management, LLC
a Duncan Solutions Company

2. Description of Work Process

Duncan has developed and refined a world class collections methodology that ensures the competing objectives of optimal revenue recovery and customer service are met without compromise. Our business processes are streamlined, secure and quality focused, as well as flexible to meet the needs of the City.

Our proposed collections methodology leverages leading edge technology, robust resources, and the expertise of our seasoned team, and has been customized to address each of the program specifications defined in the City’s RFP. Our fully compliant collections approach is comprised of the following stages.



Duncan’s solution for the City is comprised of the leading tools and resources in the industry.

2.1 Scope of Services

Duncan will provide industry-leading delinquent collection services for the City’s parking debt.

2.1.1 Services

Collection Letters

Duncan's state-of-the-art noticing procedures allow us to efficiently and effectively process more than 9.4 million notices annually. Our noticing process covers all required noticing activity including the following:

- Providing all forms, envelopes, notices, and pre-addressed return envelopes;
- Storing forms and envelopes;
- Printing City specified ticket information on notices;
- Stuffing and mailing notices first class;
- Handling all postage concerns;
- Including a stub on the notice for the violator's record; and
- Including an optical character recognition (OCR) line on the notice that can be read and recognized automatically by remittance processing equipment at our lockbox facility.

Immediately after account information is verified or updated via skip tracing, a custom designed, laser-printed initial collection notice is sent. The collection notice contains information about the delinquent debt including details and an itemization of the outstanding liabilities.

A series of personalized letters, approved by the City, are typically sent on each account. All letters sent to debtors by Duncan are custom designed and laser printed. All of our letters provide the debtor with a toll-free phone number and an internet address for obtaining account information and making citation payment 24 hours per day, 7 days per week. A remittance slip bearing the assigned reference number and a return remittance envelope are also provided with each notice.

In addition to the initial collection notice and other series notices, the collection staff uses payment reminder, post-dated check, and broken promise letters to collect the debt. Custom notices can also be generated to address a number of objectives. Custom notices can be created and sent to debtors meeting almost any specific set of criteria that the City desires.

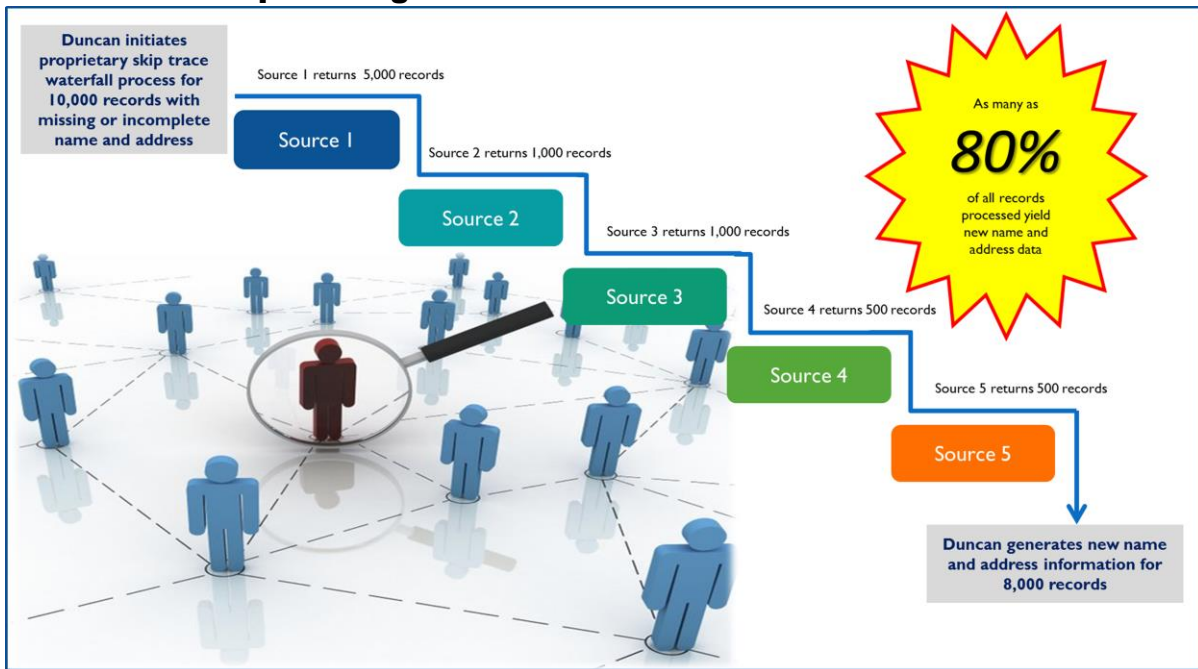
Skip Tracing

Collection program success is based in large part upon the agency's ability to locate and contact debtors. Duncan employs a comprehensive, efficient and cost-effective skip trace waterfall that ensures our collectors are armed with the best available contact information.

Once an account has been referred for collections, Duncan utilizes a multi-tiered national skip tracing process. The use of skip tracing for high volume address updates is essential to government collection success. We have designed, tested, and built our multiple tier skip trace waterfall. The process takes files of bad addresses from our AutoCOLLECT database, processes it out to as many as six external data vendors, and imports the updated address or phone number data back into the system to immediately restart the mailing and/or phone calling processes.

We use five external consumer skip tracing databases, while most of our competitors only use two or three. This has a significant impact on our collection results, as we invest more in skip tracing expenses knowing that investment will translate into more debtor contacts and in turn more revenue. Our process and multiple data sources results in obtaining the most current available information as quickly and effectively as possible. The multi-tiered skip-tracing process is structured so that the most cost-effective and successful tools are initially employed.

Multi-Tiered Skip Tracing Process



Duncan leverages the most reliable data brokers, and a “waterfall” approach that ensures the most accurate, current name and address information available for debtor accounts.

As demonstrated below, our solution includes products and services from some of the most reputable firms in the data broker business to help improve debtor contact, including:

- **Banko**—Banko offers bankruptcy and deceased databases, which are used to keep your portfolio of accounts complete and up-to-date to help optimize the collection process. Banko’s national bankruptcy database contains complete information on all bankruptcy filings, discharges, dismissals and conversions in the United States. Banko gathers complete bankruptcy information from all Federal Bankruptcy Districts on a daily basis. This information is then imported into one, easy-to-use bankruptcy database, saving time and bankruptcy court on-line fees. The Banko database has up-to-date information on all bankruptcy filings, discharges, dismissals and conversions nationwide. Each bankruptcy filed is tracked on a case-by-case basis in order to collect all filings, 341 dates, discharges, dismissals and conversions.
- **TransUnion**—Trans Union is one of the three major national credit bureaus and provides a fertile source of address and phone number information updates.
- **CBC Innovis**—CBC Innovis is a new credit bureau which provides a number of products and services including a variety of tools to quickly locate hard to find debtor contact

information. These tools include the ability to locate home phones and addresses, cell phone numbers, and locate a customer's place of employment.

- **National Change of Address Service (NCOA)**—NCOA services are provided by private sector companies who are certified and licensed by the United States Postal Service (USPS). Updated computerized change-of-address information is provided each week to the NCOA licensees by the USPS. The licensees improve mail deliverability by providing mailers with current, standardized five-digit ZIP Codes, four-digit add-on codes, and two-digit delivery point coded addresses for individual, family, and business moves.

Telephone Collection

Duncan is dedicated to customer satisfaction. We work tirelessly to put forth a service that best represents high-standards consistent with those of the City. Since the company's inception, we have honed and polished our practices and collection methods specifically around the collection of municipal debt. It has become our area of expertise. We believe that no other company is as dedicated and focused exclusively on the collection of municipal debt as we are.

Call Center Capabilities

Duncan provides our customers and their debtors 24 hours per day, 7 days per week access to a toll-free automated phone system for payment and customer support services. In addition, live operators are available from 7:00am to 7:00pm (CT) Monday through Thursday, 7:00am to 5pm Friday, and 8:30am to 12:30pm Saturday.

Duncan employs a 'hand-holding' philosophy to aid debtors through the collection process. It is the sincere desire of Duncan collectors to guide each debtor through the collection process. Our collectors appeal to the debtor's feeling of obligation and sense of responsibility to get their account out of collections. Citation collections are a unique collectible in that they are imposed fines and not consumer debt where the debtor overextended themselves. Duncan collectors understand this and work together with the debtor to come to an appropriate resolution of the debt, whether it is through a balance-in-full payment or suitable payment arrangements.

Duncan's call center customer service organization is imminently qualified, staffed and organized to perform all required call center customer service functions required by the City. Duncan is confident that we have sufficient CSR staff to handle all anticipated call volumes. We have deep experience establishing and operating high volume call centers through the use of advanced telephony systems. For example, Duncan manages over 1 million customer service calls through our call center and IVR annually.

Interactive Voice Response (IVR) System

The IVR system handles between 700,000 and 800,000 calls annually with an infrastructure capacity of nearly double current volumes. More than 50 percent of those calls are resolved automatically before requiring CSR intervention, 95 percent of which are answered within 20 seconds. In addition, our IVR system currently processes over 400,000 payments annually. This IVR functionality, combines with the call center staffing methodology allows Duncan to successfully handle calls with a 98 percent completion rate and with 80 percent of calls answered within 60 seconds.

Bi-Lingual Capabilities

Our call center customer service operation currently maintains the means to speak with non-English speaking customers. Because the most frequent non-English calls received are from Spanish-speakers, we ensure that we have least two Spanish-speaking employees available to take calls from City citizens at all times. The IVR offers a verbal option, in Spanish, to allow a caller to select a Spanish speaking CSR. When we identify a non-English speaker, we note that in our system for future reference. Additionally, when we receive an inbound call from a caller that we have previously identified as Spanish-speaking, the phone system is programmed to automatically route that call to the Spanish queue.

Collector Expertise

As a company that specializes in assisting government clients in the collection of past-due debts we understand that government debt is different from other kinds of commercial debts. Our training curriculum will be tailored to the unique needs and requirements of the City. Furthermore, Duncan believes that timely and effective training enable our staff to provide the highest level of service in the industry. As such we feel strongly that our collectors have the knowledge and experience to handle your delinquent cases.

Quality Assurance

At the core of Duncan's quality assurance process is the concept of continuous process improvement through continuous measurement. Through constant monitoring, evaluation, and then corrective action/retraining, we ensure that all interactions with the public are performed at optimal service levels.

Our approach to quality assurance for collections operations will comprehensively address the factors that are known to lead to success in call center environments. Included in our approach are the following key elements:

- Motivation Techniques that provide a challenging and competitive, yet supportive work environment
- Qualitative and quantitative assessment of performance statistics through call monitoring
- Quality Audits to regularly for procedure and FDCPA compliance
- Personal/Departmental goals that measure number of closed accounts and dollars collected and reward through bonus and incentive programs

Outbound Calling

Immediately after an account is entered to our collection system, we typically obtain a current phone number through our skip-tracing network. Our collection system employs the use of a predictive dialer for placing outbound calls to debtors. When our collectors speak to customers, they refer to the collection account screen for reference to all information about the delinquent debt. This enables the collector to inform the debtor of any additional collection actions that might be pending (boot, tow, registration suspension, business license suspension, etc.). In addition, when payment arrangements are made, our collectors have the ability to suspend processing and delay any additional sanctions.

Credit Bureau Reporting

Although, Duncan has pursued delinquent parking citation debts through credit bureau reporting for many years, we will be discontinuing this strategy during the first half of 2016 due to changes in the policies of the National Credit Reporting Agencies. As a part of a settlement agreement with the New

York Attorney General pursuant to an investigation under New York State Executive Law § 63(12), the National Credit Reporting Agencies including TransUnion, Experian, and Equifax will no longer accept reports from collection agencies for medical debt and debt that “did not arise from any contract or agreement to pay (including, but not limited to, certain fines, tickets, and other assessments).” The latter of the two debt types no longer eligible for credit bureau reporting includes debt incurred through the non-payment of parking citations.

Registration Holds for Parking

Based on specific rules defined by the City and in accordance with the Florida DHSMV, Duncan will submit registration hold and release requests for in-state registered vehicles. Once accounts are identified as being hold-eligible, the hold requests are sent to the DHSMV via our real-time interface. In addition, our solution also provides the ability for authorized users to request individual DHSMV hold placements or releases outside of the normal processing stream by using an on-line real-time process. Once these requests are submitted to the DHSMV, the DHSMV has the ability to accept payments for those delinquent citations as well as any additional fees. Duncan currently files thousands of DMV registration hold transactions (hold and release placements, hold updates, etc.) every day and is well versed in DMV rules and requirements for this program.

2.1.2 Types of Accounts

Duncan is proposing to provide collection services for the City’s parking violation debt. We understand that the City will assign accounts to the awarded vendor at its discretion. Duncan agrees to use its best efforts and work diligently to collect all money due to the City in accordance with the terms and condition of this agreement.

2.2 Assignment and Withdrawal of Delinquent Accounts

Duncan acknowledges that the City will assign delinquent accounts after 30 days past due. Duncan will comply in returning any accounts referred in error, but we will otherwise collect on assigned accounts until they are determined uncollectible by the City or within 1,460 days after account placement. When either threshold is met the accounts will be withdrawn and returned to the City.

2.3 Performance Standards

Duncan will attempt to collect on all accounts using various strategies and activities as long they are assigned. All notices will be submitted to the City for approval before implemented and mailed to debtors. Our collection activities will conform to all federal, state and local laws and regulations, including the Fair Debt Collection Practices Act and the guidelines established by the Federal Trade Commission.

2.4 Electronic Data

Duncan will work with the City to define format for providing new accounts and account update business files will that will automatically uploaded to AutoCOLLECT. Also, the system will be configured to automatically send an Acknowledgement of all accounts received with the number of accounts confirmed to control totals provided by the Town.

2.5 Remittance

Duncan will remit funds and returned checks as required by the City's RFP. We understand that the City will provide updates for accounts paid directly to the City. In these cases, we assume the payment will be deposited into the City's bank account. The City will then send Duncan an update file, so the payment can be applied to debts in our system. After this process, we will return an acknowledgment file to confirm payment was applied.

We will deposit funds to a trust account setup at the bank of the City's choice. These funds will be held in trust for the City and no available for use by Duncan.

2.6 Reporting

AutoPROCESS has a myriad of system reports that meet all report requirements listed in the City's RFP. Standard monthly reports summarize collection activity and display past-due collection data such as age of debts cleared, payment regression analysis and number of debts per account. A standard monthly statement details all payment activity and all contingency fees due and can be used as the basis for a monthly reconciliation. Additionally, our collection system has an integrated Ad-Hoc report writer that can enable us to report on any information in the database.

2.7 Credit Bureau Reporting

Although, Duncan has pursued delinquent parking citation debts through credit bureau reporting for many years, we will be discontinuing this strategy during the first half of 2016 due to changes in the policies of the National Credit Reporting Agencies. As a part of a settlement agreement with the New York Attorney pursuant to New York State Executive Law § 63(12), the National Credit Reporting Agencies including TransUnion, Experian, and Equifax will no longer accept reports from collection agencies for medical debt and debt that "did not arise from any contract or agreement to pay (including, but not limited to, certain fines, tickets, and other assessments). The latter of the two debt types no longer eligible for credit bureau reporting includes debt incurred through the non-payment of parking citations.

2.8 Obligations to the City

Duncan acknowledges that the City will provide all existing knowledge of bankruptcy proceedings, legal proceedings and related communications, credits/forgiveness upon assignment and will continue to provide this information as it becomes known after assignment.

2.9 Legal Actions

As an option and if/when only approved by the City, Duncan can provide for more aggressive legal action to aid in the recovery of referred debt. As the City may know, legal action is typically applicable where debts are for significant amounts and where it is suspected that the debtor is willfully defying the debt-holder in refusing to pay. The rules, parameters and pricing for this service would be defined by the City in collaboration with Duncan; however, no legal action will be initiated without written consent from the City.

2.10 Fees

Duncan provides collection services on a contingency fee based on the amount collected with no additional associated costs. Our proposed contingency fee is provided in proposal Section 8, Fee Structure.

2.11 Compliance with Laws

Duncan will conduct collection services for the City in compliance with all applicable laws as listed in the RFP, including the FDCPA. Duncan is committed to staying current with all regulations and legal interpretations to manage and ensure compliance.

3. Client References

Client References	
Client Name	Contact Information
Miami-Dade County	Carlos Estrada, PVB Operations & IT Manager Clerk of Courts Phone: (305) 679-1066 Email: CarlosE@miamidade.gov
City of St. Pete Beach, FL	Dan O'Connor, Admin Services Supervisor Phone: (727) 363-9213 Email: d.oconnor@stpetebeach.org
City of Sanibel, FL	Ed Kilcomons Phone: (239) 472-3111 Email: ed.kilcomons@mysanibel.com

Additional information regarding these client references are provided in proposal section 7, Similar Projects.

4. Staff Qualifications

John Corrigan

Account Manager

Summary of Qualifications

Mr. Corrigan is a results-driven account manager with proven experience in direct project management. With responsibility for serving Duncan's east coast client base, including top tier clients like the City of Alexandria, Mr. Corrigan has demonstrated leadership capabilities in analyzing current program operations, offering recommendations, and bringing client issues to a timely and satisfactory resolution. He will continue to serve the City as project leader for program enhancements and primary point of contact for program needs.

Professional Experience

Duncan Solutions, Inc., Program Manager, Eastern Region **2013 - Present**

As the program manager for Duncan’s east coast clients, Mr. Corrigan offers proactive program analytics and issue resolution for programs with similar complexities to the City of Alexandria, including the City itself. His broad knowledge of Duncan internal operations allows him to draw on superior insight to develop accurate solutions. Mr. Corrigan’s responsibilities include:

- Delivering excellent customer service by serving as the primary point of contact and liaison for top-tier east coast clients
- Providing client program trend analysis and offer program improvement recommendations
- Overseeing system implementations for new clients and system-enhancement implementations for existing clients
- Managing operations for Duncan’s regional office located in Silver Spring, MD

Duncan Solutions, Inc., Various Positions **2010 - 2013**

Mr. Corrigan has served various roles within Duncan, allowing him to gain a thorough understanding of the business. His responsibilities have included:

- Analyzing data and best practices to provide process improvement recommendations for internal and external clients
- Providing account analysis, solution development, and troubleshooting for various client accounts
- Assessing the operations and management of lockbox payment processing equipment and staff to correct deficiencies discovered via audits and other quality management procedures

Education

BS—Finance, Business Statistics, Miami University (Ohio)

Robert Woods

Account Manager

Summary of Qualifications

Mr. Woods has over 35 years of professional sales and account management experience. He leverages his deep experience in customer service and project management to ensure smooth operations of client citation processing programs. He is currently responsible for account management for several of Duncan’s Eastern region clients, ensuring compliance with contract, schedule, and budgetary specifications to meet client requirements.

Professional Experience

Account Manager, Duncan Solutions, Inc. **2015-Present**

- Develops and maintains strong relationships through interaction with client personnel
- Acts as first point of contact for assigned client accounts for operations and financial analysis, solution development and system troubleshooting
- Provides account analysis, solution development, and troubleshooting for assigned client accounts

Commercial Account Executive, Tyco Integrated Security **2013-2014**

- Technical sales consulting for enterprise security products



- Managed projects to identify security threats to clients productivity and profitability

Sales Manager, Capital Card Systems, Inc.

2005- 2012

Served as a key member of executive team developing sales strategies

- Directed a team of sales consultants
- Acted as technical liaison between sales and technical departments
- Facilitated company trade show marketing
- Sourced products and services for special customer projects
- Responsible for the recruitment, hiring, and management of all outside sales consultants

Senior Sales Consultant, Capital Card System, Inc.

2001-2005

- Managed sales and marketing efforts for health care vertical market

Various Sales & Account Management Positions

1980-2000

Education

Business Administration, Montgomery College

Terri Cook

Call Center Manager

Summary of Qualifications

Ms. Cook has more than two decades of experience leading and enhancing customer service operations. One of her first projects at Duncan included developing a comprehensive compliance management system to confirm appropriate state and federal laws and rulemakings regarding collections were followed and that staff provided customers exceptional customer service. Her considerable people, process, and systems management experience will ensure our support staff provides the City of Alexandria with consistent and reliable results delivered with superior customer service.

Professional Experience

Duncan Solutions, Inc., V.P. of Operations – Collections and Customer Service 2014 -Present

Responsible for collections and customer service to ensure delivery of consistent and exceptional service to our clients and their customers. Partners with regional managers to ensure optimal collections' revenue. Develops and implements business process improvements to enhance revenue recovery and customer service.

Charter Communications, Contract Center Director

2011-2014

Directed all operations for the Fond du Lac, WI location of national telecommunications for Fortune 500 company. Managed operations, HR, Training, Facilities, and Workforce functions for a 400-seat call center. Implemented a follow-up process, and instituted an accountability structure that ensured basic expectations were executed on every call. Improved internal quality scores from 38.9% to 60.2% in one month and maintained new level.

The Connection, Site Director**2010-2011**

Directed all operations for Rockford, IL location of this privately held outsourced call center. Recruited, trained and developed employees, and managed all HR and facility functions. Established and opened fully functional, top-performing location in under four months. Managed staff of 200.

Telephone and Data Systems (TDS) , Director of Technical Customer Operations 2007-2009

Developed strategies to increase quality, customer service and productivity in the repair division of this telecomm company. Lead team of 400 servicing 870,000 phone and 325,000 data customers across 30 states.

Education

MS, Administration, Planning & Control, St. Michael's College

BA, Computer Studies/Business Management, University of Maryland

Professional Licenses, Certifications & Affiliations

- Member, ACA International (Association of Credit and Collection Professionals)

5. Collections Approach

Duncan's collection methodology is built on efficient workflows and best-in-class tools to collect parking and vehicle-based debts.

Duncan has decades of collections industry experience, in both the public and private sectors, and has developed a keen understanding of tools and technologies used to analyze, segment, and strategically address debt accounts. Our collection approach is informed by a wealth of consultative and analytical resources to continually improve program performance.

Among these tools is a reporting suite that we will use to review and analyze key performance metrics of our collection operations.

Our team assesses the collectability of accounts based on a variety of debt characteristics, both upon assignment as well as on an ongoing basis. This approach gives us the flexibility to employ targeted initiatives to enhance client revenues, and has proven successful in collecting aged receivables.

Duncan will leverage collection analysts whose primary purpose is to provide strategic support in analyzing the open debt population. Duncan currently collection analysts are trained to focus on the following skills and metrics:

- Statistical analysis, to determine the effectiveness of each collection initiative for different account types
- Regression Analysis, to determine how successful a collection initiative will be using data from the past to predict future outcomes
- Trend Analysis, to determine payment trends and reasons

- Collection Metrics, to compare and review key metrics such as average payment size, outbound call volume, inventory penetration rate, promise to pay percentage, broken promise percentage, right party contact percentage, and payment percentage for each notice and collection sanction
- Notice Dunning, to determine which notices to mail to the various debt subsets, and to track response rate
- Designing and Developing Collection Campaigns, creating collection notices or initiatives based off account analysis
- Time of Call Analysis, to review outbound calling campaigns and related contact rates at certain times of day and days of week
- Analyze, modify, and recommend process improvements

We use a suite of detailed reports that allows for intense analysis of the open accounts and the effectiveness of each collection initiative.

Debt Analysis and Workflow

With our focus on high volume, low balance vehicle-based government accounts, we have developed effective strategies and workflows. Yet, Duncan does not adopt a single approach to debt collections. A unique collection strategy is developed for every Duncan client portfolio based in debt characteristics. This has grown out of necessity from our large government portfolio, where we have clients who assign accounts as early as the first day after issuance, in early stage collections (3-6 months from issuance), in aged collections (1-2 years from issuance), and in older backlog stage (2-9 years from issuance). These strategies have been tailored to best address the attributes of each debt pool, such as age, quality of contact information, and prior collection efforts.

Once the City assigns us accounts from any of the debt categories, a detailed analysis will be completed that profiles the debt by various aforementioned attributes. Upon completion of the debt profile, a customized collection strategy will be developed that maximizes recovery potential. Well-defined strategies will be developed for notice and phone dunning, skip-tracing, and enforcement tools such as credit bureau reporting and legal services. We will devise a collection strategy work flow document which defines exactly which day in the summons life cycle that various events and actions get triggers.

All newly assigned accounts are processed through death and bankruptcy and litigation database searches to determine if an account should be eliminated from the population or special handling is required. Phone number searches are then performed on all remaining accounts, to append contact information in advance of outbound calling. If a phone number is matched to a debtor account, then that account is loaded in the dialer for calling activity to begin. Accounts with no phone are set in AutoCOLLECT for a letter strategy, with periodic phone append attempts later on in the cycle.

Once these initial account loading processes have been completed, customized debt collection strategies are deployed based on a workflow for each debt pool.

6. Qualifications/Experience

Our leading expertise and capabilities in collecting municipal vehicle violation debt make us sensitive to the unique nuances required when collecting from this type of debtor.

Duncan is a global leader in the parking industry, delivering integrated solutions to address public sector parking and transportation management challenges. Through our product offerings and service bureau operations, Duncan has a lengthy record of successful partnership and operational performance across the US. Professional Account Management (PAM), a wholly-owned subsidiary of Duncan Solutions, Inc., is a registered collection agency. The company has significant industry experience in collecting a wide range of delinquent receivables including citation debt, municipal court debt, bank debt, and a variety of other municipal receivables. However, we specialize in collecting violation debts.

Company History

The history of Duncan's collections business is defined by a strategic focus on vehicle-related debt, which culminated in the merger of two industry leading agencies. Law Enforcement Systems, LLC (LES) was founded in 1982 and immediately established a reputation as a top solution provider to municipal and transportation agencies, including New York City, Miami-Dade, and others, by providing parking and toll violation collection services. Professional Account Management, LLC (PAM), has developed into one of the fastest growing companies in the industry since its inception in 1988, with a portfolio of clients including top-tier cities such as Washington, DC, Pittsburgh, Detroit, Houston, Milwaukee, and many more.

In 2005, Duncan Solutions was established as a mid-market alternative for government agencies seeking parking and transportation management solutions. This merger brought together the deep resources and innovative solutions of PAM and LES, making Duncan the leader in debt collections for parking and other vehicle-related accounts. Today, Duncan is assigned approximately 3,600,000 accounts with a combined value of almost \$380 million.

Experience

As specialists in municipal parking and vehicle violation accounts, Duncan regularly outperforms collections generalists, who lack the experience necessary to navigate this unique collections landscape successfully.

Collecting municipal violation accounts is very different from collecting commercial accounts; there are unique legal and operational nuances in enforcement and in compelling compliance. As a subset of this debt category, parking and red light camera infractions each have subtleties of their own. The City has recognized the need to outsource specific debt categories to true specialists in their respective area of focus.

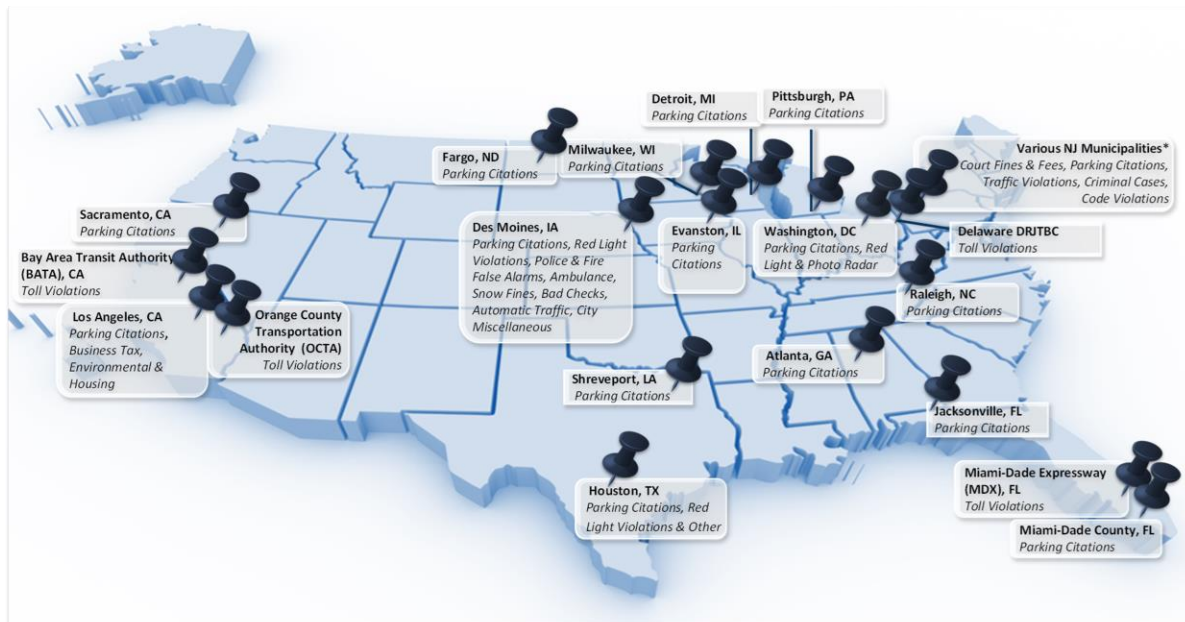
Government Focus

Whereas most other collections companies focus on commercial or consumer credit debt, Duncan focuses on the public sector. This is an important differentiator because government debt requires a unique approach. The client has important budgetary and policy goals, and the revenue from delinquent accounts can become an important alternative to raising taxes or issuing public bonds. Yet, these accounts must be treated with a special sensitivity as the debtors represent residents and constituents

that must be treated with an extra level of fairness and customer service. Other vendors can't appreciate these objectives.

Unlike commercial debt collection companies, Duncan is primarily a municipal debt collection company. While we may not have the same volumes of collection clients as companies that pursue commercial debt, the collection contracts that Duncan operates are almost exclusively municipal collections projects. Our personnel are trained and our solution was developed to handle municipal collections and we remain primarily focused on these tasks. We have learned through experience what works in this type of environment and have applied these best practices to similar programs.

A Proven Partner to US Municipalities



Duncan offers extensive experience supporting a wide range of US government agency clients providing debt collection services, DMV data management, policy consulting, and business process re-engineering.

This approach stands in contrast to an extremely large collection agency which manages thousands of contracts, primarily comprising commercial debt, using a “cookie-cutter” approach. Unlike collection services providers who have little patience for nuance or client-specific procedures, Duncan operates in a distinct arena, one in which we have chosen to become experts. This specific focus is one of the reasons that we believe Duncan is the best choice for the City is because the City’s accounts will represent a priority project in a targeted portfolio of similar efforts.

Specialization in Parking and Other Vehicle-Related Debt

The majority of Duncan’s collections portfolio is in parking, toll violation, red light and other vehicle-related debts, to the point where it represents 90% of our efforts. We are recognized subject matter experts in parking and, through our parent company, the industry’s only true end-to-end parking management solutions provider. This broad base of expertise means that we have a deep understanding

of citation processing systems, enforcement challenges, and ancillary solutions that affect the lifecycle of parking citations.

Beyond parking, Duncan has extensive experience and capabilities with other types of vehicle-related accounts and related solutions. We are a preferred provider of collections solutions for toll agencies across the country. Through our proprietary DMVRegInfo™ solution and partnerships with DMV and law enforcement agencies nationwide, we are a leader in obtaining registered vehicle owner information to enhance collections program success. We have a wealth of experience collecting red light, camera infraction, and traffic citation accounts, notably in Washington, DC, where we outperformed the incumbent agency by a wide margin. Our focus on these account types allows us to efficiently identify opportunities and trends, and to apply a wide range of strategies to optimize revenue recovery for our clients.

7. Similar Projects

Similar Projects	
Client Reference	Project Description
<p>Miami Dade County Carlos Estrada, PVB Operations & IT Manager Clerk of Courts Phone: (305) 679-1066 Email: CarlosE@miamidade.gov</p>	<p>Services: Collections of delinquent parking debt Project Description: Duncan provides citation collection services for Miami-Dade County. We have worked extensively with the Florida Department of Highway Safety and Motor Vehicles to obtain registered owner information and to submit state DMV Holds. Our DMV expertise is acknowledged by the Florida Department of Highway Safety and Motor Vehicles when we were the first company to identified a programming “error” in the new system that would have potentially cost Florida cities hundreds of thousands of dollars in lost revenue annually.</p> <p>Duncan serves as the prime contractor to provide debt collection services to the Clerk of Courts, selected as one of the pool I vendors to collect parking citations and other debt types in a champion-challenger system. Collection methodology includes:</p> <ol style="list-style-type: none"> 1. Updating assigned accounts 2. Skip tracing assigned accounts to current address 3. Using Duncan’s DMVRegInfo registration retrieval system to obtain ownership information for citations assigned without the RO information attached 4. Mailing a series of bi-lingual dunning letters with a return remittance envelope 5. Fielding calls through our Customer Service Center via the toll free number included on all of our letters, working with citizens to resolve disputes, establish time payment plans and

Similar Projects	
Client Reference	Project Description
	<p>provide the information they need to pay their debt</p> <p>6. Directing payments to the County’s pay online website as directed. LES has an alternate pay online site, if needed.</p> <p>7. Outbound calling with enhanced predictive dialing and outbound calling services</p> <p>Staffing: John Corrigan, Account Manager</p>
<p>City of St. Pete Beach, FL Dan O'Connor, Admin Services Supervisor Phone: (727) 363-9213 Email: d.oconnor@stpetebeach.org</p>	<p>Services: Parking citation processing, collections, and enforcement</p> <p>Project Description: Duncan provides the City of St. Pete Beach a full-service enforcement, processing, and collection solution, customized to meet the City’s needs. Issuing on average 4,000 citations annually, St. Pete Beach is a 10+ year customer of Duncan’s services.</p> <p>Staffing: John Corrigan, Account Manager</p>
<p>City of Sanibel, FL Ed Kilcomons Phone: (239) 472-3111 Email: ed.kilcomons@mysanibel.com</p>	<p>Services: Parking citation processing, collections and enforcement</p> <p>Project Description: While the City is was a long-term customer of Duncan’s now outdated AutoPARK processing system, the City decided to upgrade to the AutoPROCESS hosted solution in 2015. Having a Duncan-hosted system meant the City had increased visibility into the history of citations. An example of such increased visibility is that the City now has the ability to view images of the front and back of mailed-in check payments that were processed in our corporate offices in Milwaukee.</p> <p>In addition to the AutoPROCESS system upgrade, Duncan provides the City with a customer-facing website which allows citizens to pay their citations in up to 60 different languages. Also included within in the scope of the contract, is our direct interface with the Florida DMV, which allows us to quickly obtain registered owner information. Our in-state hit rate for Florida clients is over 96 percent.</p> <p>Staffing: John Corrigan, Account Manager</p>

8. Fee Structure

Duncan’s fees for our collection agency services will be computed based on a contingency fee for debts collected on behalf of the City. No other fees will apply and no fees will be charged for debts which remain uncollected.

Fees for Services	
Fee Category	Designated Fee
Delinquent Collections of municipal parking debt	
Delinquent Collections Fee This is a contingency fee, which is based upon a percentage of the total revenue Duncan has successfully collected for the City. This fee is all inclusive of services listed in City’s Scope of Services.	21.50%

Duncan distinguishes itself in its industry as Value Added, Revenue Recovery Specialists. The word “collections” implies a reactive approach; acting only on what is assigned and taking a minimal approach at that. Revenue recovery, as Duncan views it, is a proactive, consultative process, in which Duncan will work with the court to improve current processes and identifying new opportunities and means to compel debt payments. Duncan has a track record of success in many municipalities and government agencies as we’ve dramatically improved collection rates and brought greater revenue to our clients.

We find our fee structure to be consistent with standard industry practice for delinquent collection services as well as consistent with the rates we are charging for other municipalities with similar collection programs.

These figures are based on the scope, approach, deliverables and assumptions contained in this document. In the event we mutually agree to change any of these items Duncan will need to determine if there is an impact on time or cost.

9. Capacity and Experience

The City is seeking to engage a collections vendor with the capacity and resources to provide responsive, attentive services, while managing potentially large volumes of accounts. With larger collection agencies, the City may be lost amid a sea of thousands of other clients, each receiving similarly cookie-cutter services and hands-off account management. Likewise, small boutique agencies may not offer the full range of options and robust collections program management capabilities that the City requires.

Duncan represents the best of both worlds, in that we are small enough to offer consultative and proactive account management provided by senior personnel while leveraging national resources and a solution that manages some of the largest programs in the country.

Duncan is experienced in mobilizing our people and adapting our systems, facilities and procedures in preparation for municipal contracts. We currently have about 100 collections clients and contracts. Each of these accounts has necessitated a structured and methodical approach to staffing and implementing services on schedule, consistent with established client timelines. Also, through a rapid recruitment and strategic cross-training among our collectors, Duncan is capable of staffing up or down to adjust with volume requirements of the City.

10. Facilities and Support Staff

Duncan provides a secure site in Milwaukee, Wisconsin including 24-hour access to equipment, dedicated HVAC, protected AC with a generator back up, and water detection. Between the hours of 7pm and 7am and on weekends the building is accessed through a code entered at the Lobby. The Data Center is only accessible via access cards entered in the elevators. The Data Center is serviced by a dedicated 20 ton Liebert Deluxe HVAC System. Network Management Center monitors this unit at all times for alarms. The unit is serviced quarterly in accordance with a set Preventative Maintenance Plan with a certified vendor; the AC Service agreement includes four-hour response. Power infrastructure includes a protected AC power to server cabinets via 125 KVA MGE Comet UPS. This unit will service power to all equipment in the event of power loss before transferring to the generator plant. The generator is an 800 KW Detroit Diesel. The generator will provide power for over five and one half days before needing to be refilled. Preventative maintenance is performed monthly on the generator. The Data Center is surrounded by a water detection system that will ensure instant notification of any water leaks. This is monitored by a 24-hour Network Management Center.

Duncan provides complete physical security both to the building entries and exits and to all sensitive areas inside the facilities under its management. These facilities are protected with an electronic cardkey access control system. Both exterior doors and doors to sensitive interior areas are protected by electronic door locks that require a card-key to be swiped before access is granted. Logs are kept that provide audit capability on who entered the facility and when they did so. As an exception, during normal operating hours, building access to payment centers are monitored by security cameras as outlined below.

Our operations facilities are also protected by a CCTV system that monitors entry doors, exit doors, and sensitive interior doors on a 24x7 basis with video recording. Time stamps allow video recordings to be accurately matched with card key logs for identity verification.

The City's account manager is available to support the City during normal business hours. Duncan also offers a Help Desk staffed by a number of employees skilled in our various application system components and general program services. As part of our standard maintenance and support program, Help Desk personnel as well as second tier personnel (Applications Support, Software Engineering, Database specialists, etc.) are available via our service line during the normal first shift operations. The City can contact the by email at support@duncansolutions.com or using our toll-free phone number. Live staff is available during the City's primary business hours Monday through Friday from 8 a.m. to 8

p.m. CT. For business critical issues that occur after hours, the operator will contact the appropriate on-call Duncan staff member.

11. Subagencies

Although Duncan is not subcontracting any of the work assigned under this contract, we do rely on existing vendors to provide support services across our client base. For collections services we work closely with RevSpring, Inc. to provide mailing and printing of delinquent collection notices. RevSpring, formerly DANTOM Systems, has been providing high volume printing and mailing services since 1997.

12. Local Business and Community Involvement

Duncan understands the importance of supporting local businesses and attempt to do so for client contracts whenever feasible. However, for collections services we find that using centralized facilities and resources provides our clients with a significantly streamlined and cost-effective solution. All work will be performed from our headquarters in Milwaukee, WI.

13. Attachments

13.1 Anti-Kickback Affidavit

13.2 Sworn Statement under section 287.133(3)(a) Florida Statutes, on public entity crimes

13.3 Indemnification Form

13.4 Local Vendor Form

13.5 Domestic Partnership Affidavit

13.6 Cone of Silence Affidavit

13.7 Addenda

Duncan acknowledges receipt of the following addenda:

- Addendum No. 1
- Addendum No. 2

13.8 Proposal Submittal Requirements

Duncan has provided all proposal submittal requirements in Sections I-III of this proposal in accordance with the City's RFP instructions.

13.9 Insurance Requirements

Duncan has reviewed the City's insurance requirements and acknowledges these will be met upon notice of award.

13.10 Licensing Requirements

We have included PAM's Florida collections license and proof of business registration in the State of Florida.



SWORN STATEMENT UNDER SECTION 287.133(3)(A)
FLORIDA STATUTES, ON PUBLIC ENTITY CRIMES

THIS FORM MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICER AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted with Bid or Proposal for RFP # 160-005 Collection
Services City of Key West

2. This sworn statement is submitted by Professional Account Management, LLC
(Name of entity submitting sworn statement)

whose business address is 633 W. Wisconsin Ave., Ste. 1600, Milwaukee, WI 53203

and (if applicable) its Federal Employer Identification Number (FEIN) is 39-1956409

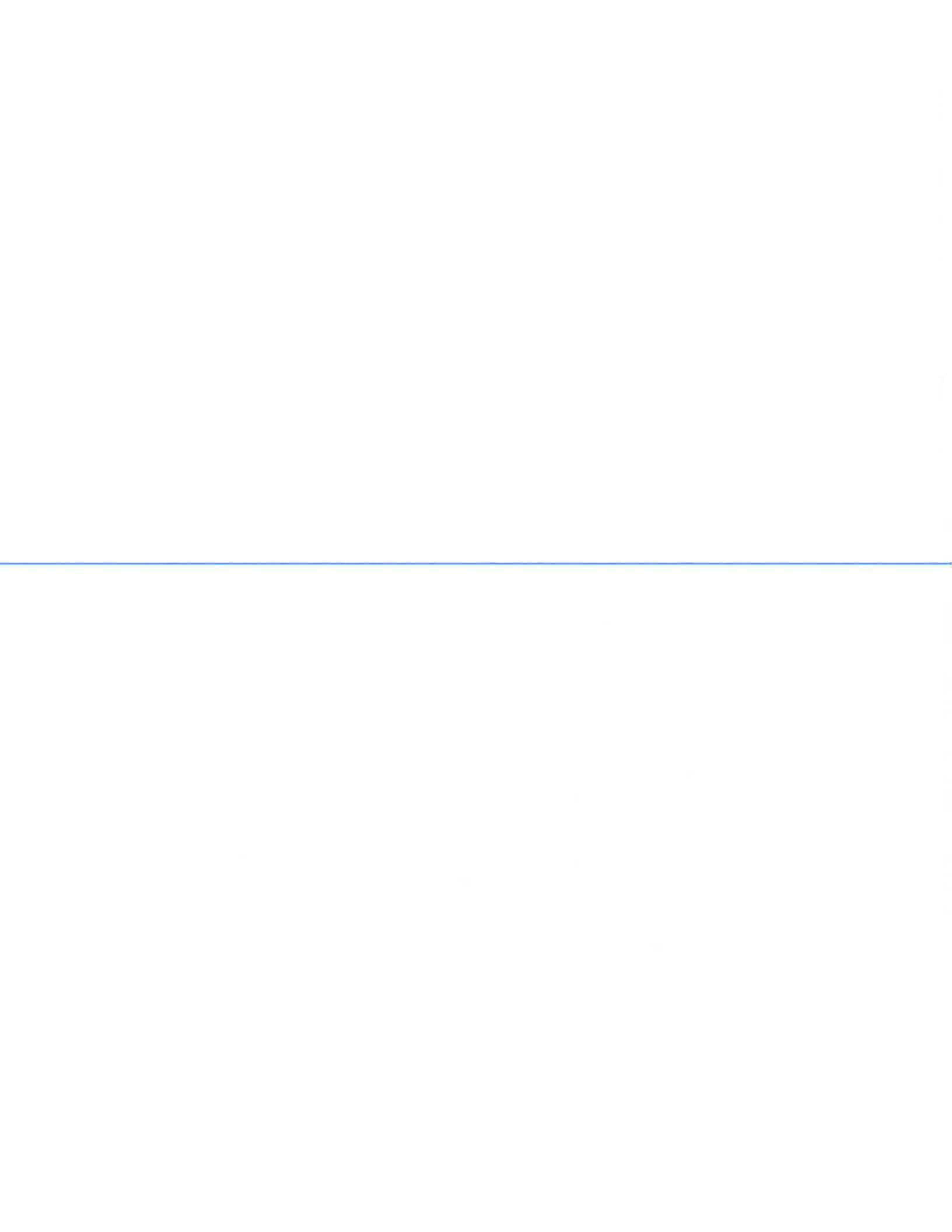
(If the entity has no FEIN, include the Social Security Number of the individual signing this sworn statement N/A

3. My name is Timothy Wendler
(Please print name of individual signing)

and my relationship to the entity named above is President

4. I understand that a “public entity crime” as defined in Paragraph 287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including but not limited to, any bid or contract for goods or services to be provided to any public or an agency or political subdivision of any other state or of the United States and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, material misrepresentation.

5. I understand that “convicted” or “conviction” as defined in Paragraph 287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction of a public entity crime, with or without an adjudication guilt, in any federal or state trial court of record relating to charges brought by indictment information after July 1, 1989, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.



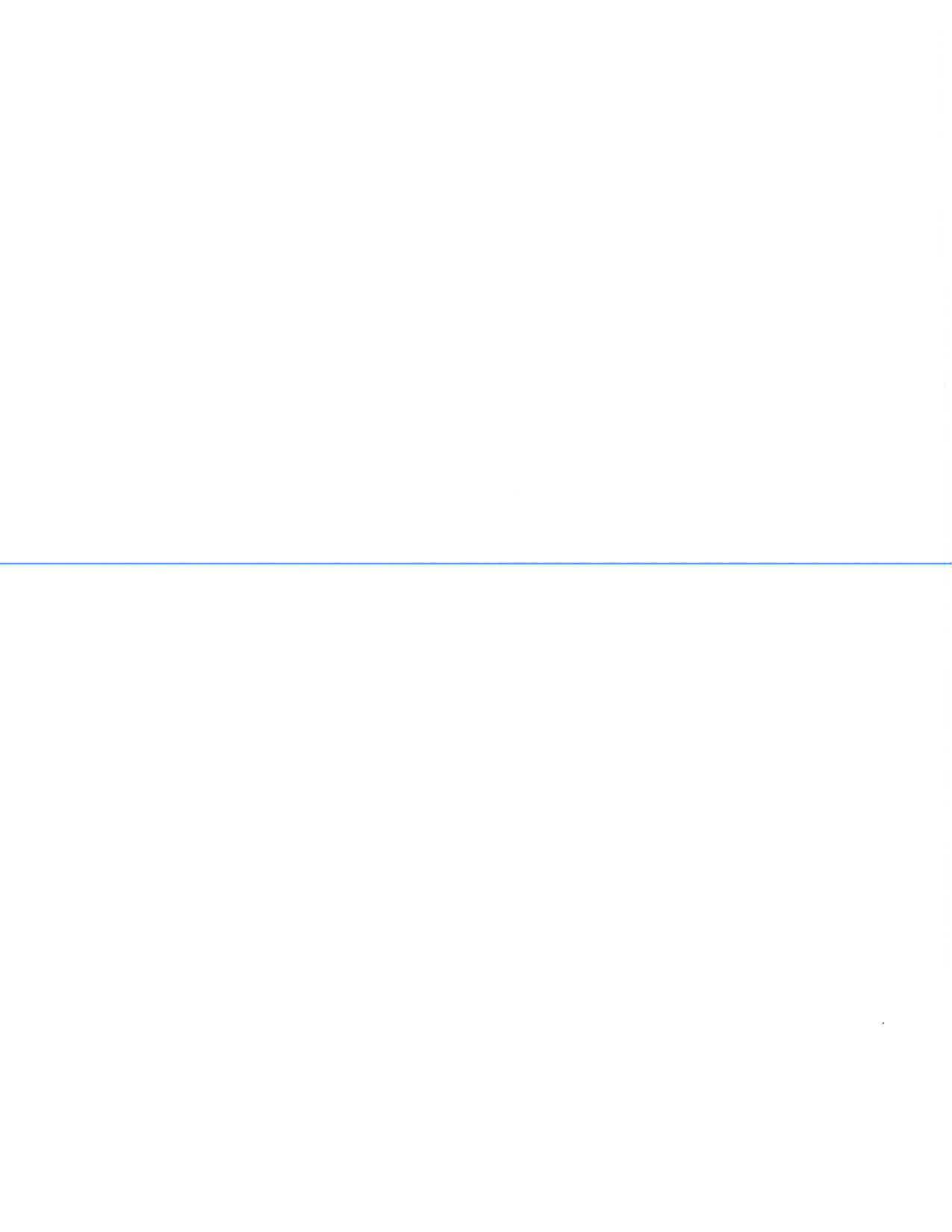
6. I understand that an "affiliate" as defined in Paragraph 287.133(1)(a), Florida Statutes, means
- a. A predecessor or successor of a person convicted of a public entity crime; or
 - b. An entity under the control of any natural person who is active in the management of the entity and who has been convicted of a public entity crime. The term "affiliate" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in the management of an affiliate. The ownership by one person of shares constituting controlling interest in another person, or a pooling of equipment or income among persons when not for fair market value under an arm's length agreement, shall be a prima facie case that one person controls another person. A person who knowingly enters into a joint venture with a person who has been convicted of a public entity crime in Florida during the preceding 36 months shall be considered an affiliate.
7. I understand that a "person" as defined in Paragraph 287.133(1)(8), Florida Statutes, means any natural person or entity organized under the laws of any state or of the United States with the legal power to enter into a binding contract and which bids or applies to bid on contracts for the provision of goods or services let by a public entity, or which otherwise transacts or applies to transact business with public entity. The term "person" includes those officers, directors, executives, partners, shareholders, employees, members, and agents who are active in management of an entity.
8. Based on information and belief, the statement which I have marked below is true in relation to the entity submitting this sworn statement. (Please indicate which statement applies).

X Neither the entity submitting this sworn statement, nor any officers, directors, executives, partners, shareholders, employees, members, or agents who are active in management of the entity, nor any affiliate of the entity have been charged with and convicted of a public entity crime subsequent to July 1, 1989, AND (Please indicate which additional statement applies.)

N/A There has been a proceeding concerning the conviction before a hearing of the State of Florida, Division of Administrative Hearings. The final order entered by the hearing officer did not place the person or affiliate on the convicted AGENCY list. (Please attach a copy of the final order.)

N/A The person or affiliate was placed on the convicted AGENCY list. There has been a subsequent proceeding before a hearing officer of the State of

Florida, Division of Administrative Hearings. The final order entered by the hearing officer determined that it was in the public interest to remove the person or affiliate from the convicted AGENCY list. (Please attach a copy of the final order.)



X The person or affiliate has not been put on the convicted AGENCY list. (Please describe any action taken by or pending with the Department of General Services.)



(Signature)
January 14, 2016

(Date)

STATE OF Wisconsin

COUNTY OF Milwaukee

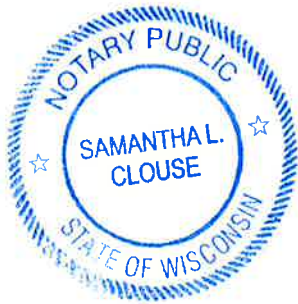
PERSONALLY APPEARED BEFORE ME, the undersigned authority,

Timothy Wendler who, after first being sworn by me, affixed his/her
(Name of individual signing)

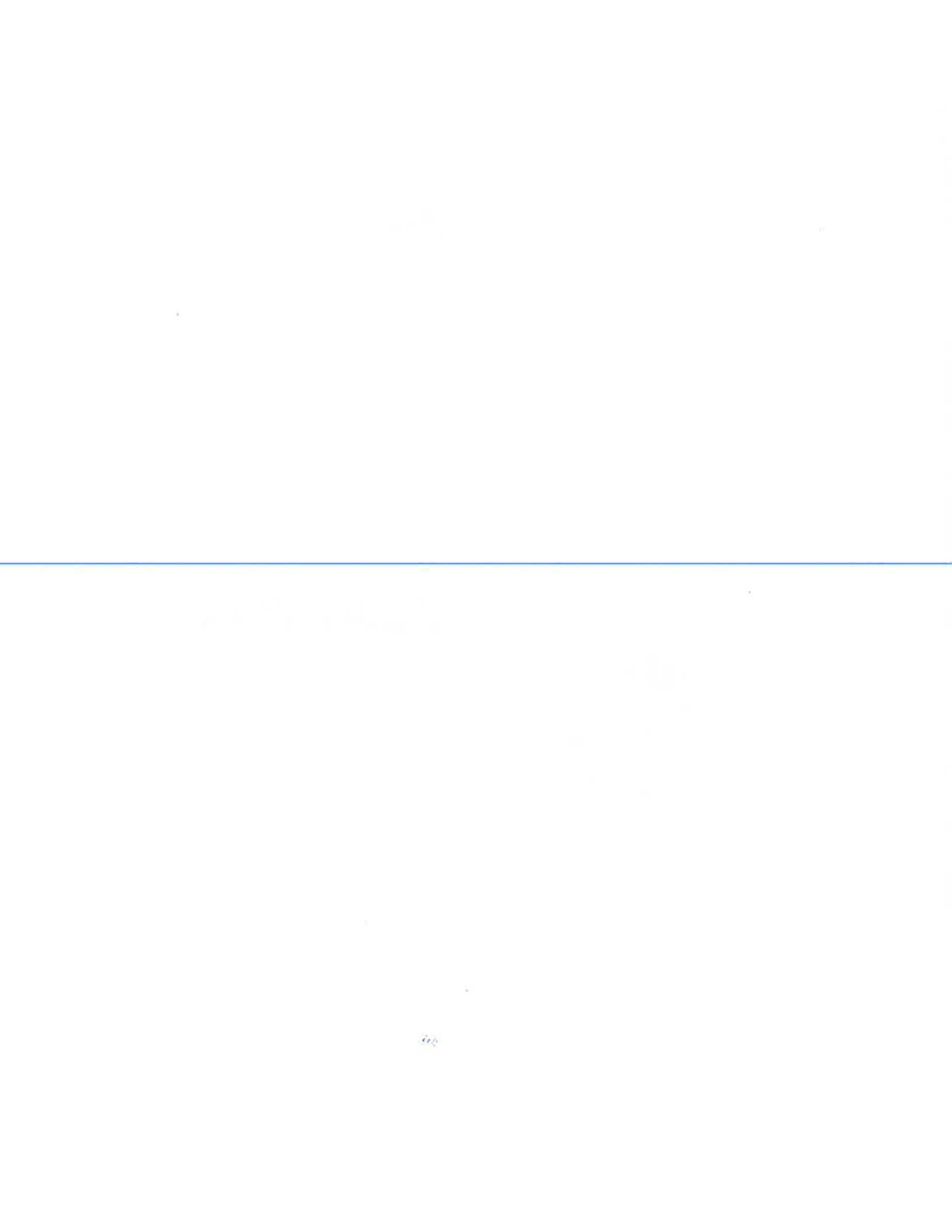
Signature in the space provided above on this 14 day of January, 2016, ~~2015~~.

My commission expires:


NOTARY PUBLIC



Samantha L. Clouse
My Commission Expires:
February 4, 2018

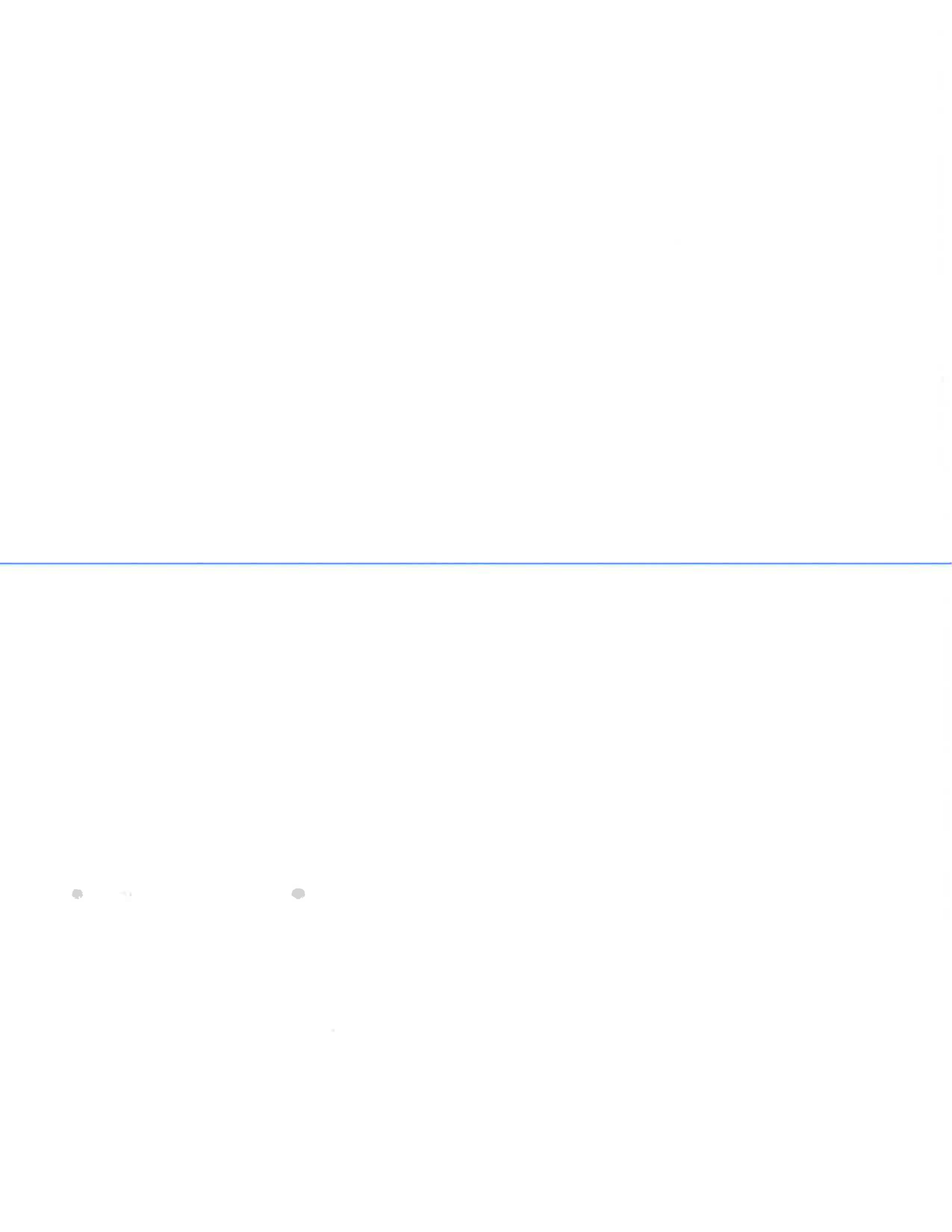


CITY OF KEY WEST INDEMNIFICATION FORM

To the fullest extent permitted by law, the INDIVIDUAL/FIRM expressly agrees to indemnify and hold harmless the City of Key West, their officers, directors, agents and employees (herein called the “indemnitees”) from any and all liability for damages, including, if allowed by law, reasonable attorney’s fees and court costs, such legal expenses to include costs incurred in establishing the indemnification and other rights agreed to in this Paragraph, to persons or property, caused in whole or in part by any act, omission, or default by INDIVIDUAL/FIRM or its subcontractors, material men, or agents of any tier or their employees, arising out of this agreement or its performance, including any such damages caused in whole or in part by any act, omission or default of any indemnitee, but specifically excluding any claims of, or damages against an indemnitee resulting from such indemnitee’s gross negligence, or the willful, wanton or intentional misconduct of such indemnitee or for statutory violation or punitive damages except and to the extent the statutory violation or punitive damages are caused by or result from the acts or omissions of the INDIVIDUAL/FIRM or its subcontractors, material men or agents of any tier or their respective employees.

Indemnification by INDIVIDUAL/FIRM for Professional Acts. INDIVIDUAL/FIRM hereby agrees to indemnify the City of Key West and each of its parent and subsidiary companies and the directors, officers and employees of each of them (collectively, the “indemnitees”), and hold each of the indemnitees harmless, against all losses, liabilities, penalties (civil or criminal), fines and expenses (including reasonable attorneys’ fees and expenses) (collectively, “Claims”) to the extent resulting from the performance of INDIVIDUAL/FIRM’S negligent acts, errors or omissions, or intentional acts in the performance of INDIVIDUAL/FIRM’S services, or any of their respective affiliates, under this Agreement. If claims, losses, damages, and judgments are found to be caused by the joint or concurrent negligence of the City of Key West and INDIVIDUAL/FIRM, they shall be borne by each party in proportion to its negligence.

The indemnification obligations under this Agreement shall not be restricted in any way by any limitation on the amount or type of damages, compensation, or benefits payable by or for the INDIVIDUAL/FIRM under Workers’ Compensation acts, disability benefits acts, or other employee benefits acts, and shall extend to and include any actions brought by or in the name of any employee of the INDIVIDUAL/FIRM or of any third party to whom INDIVIDUAL/FIRM may subcontract a part or all of the Work. This indemnification shall continue beyond the date of completion of work.



INDIVIDUAL/FIRM: Professional Account Management, LLC SEAL:

633 W. Wisconsin Ave., Suite 1600, Milwaukee, WI 53203

Address

Signature

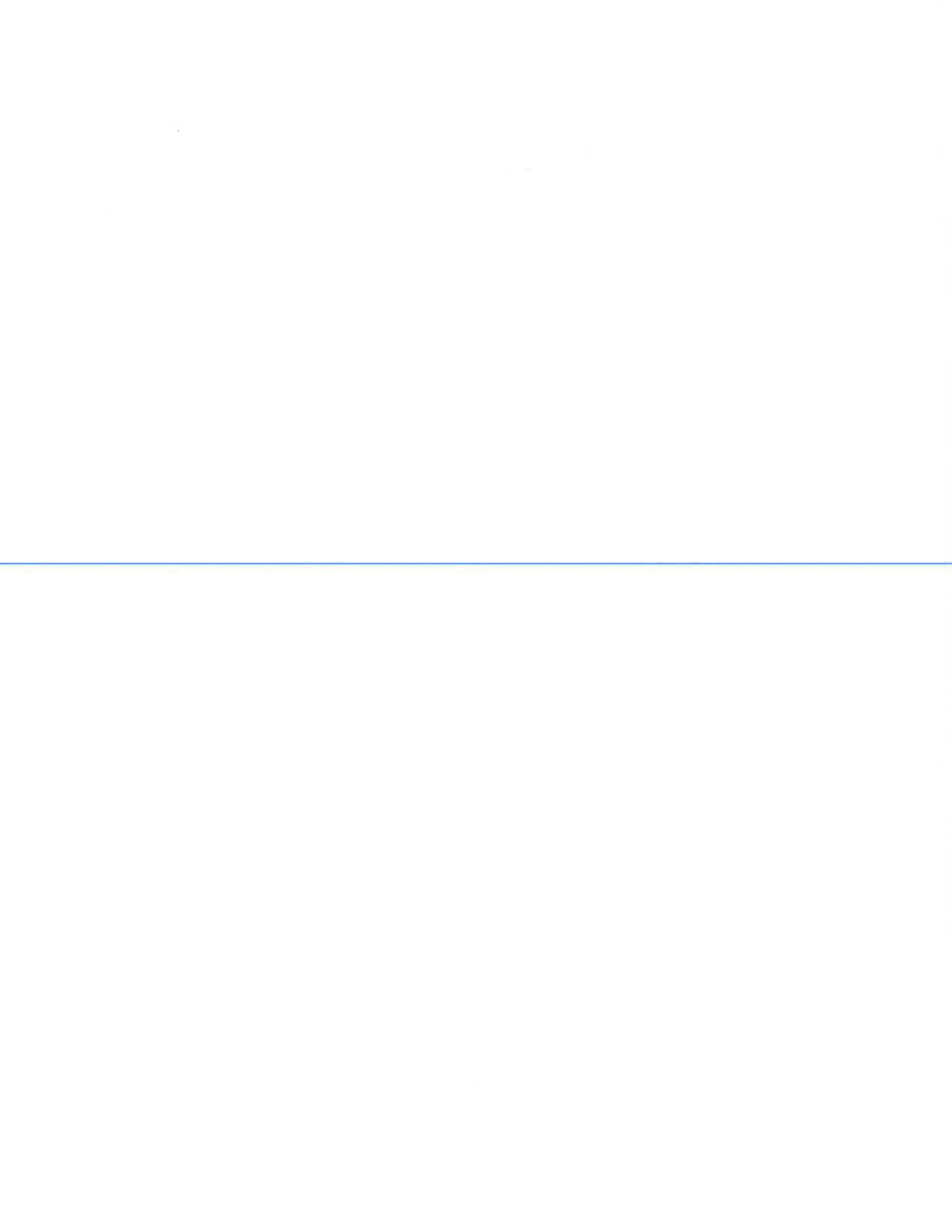
Timothy Wendler

Print Name

President

Title

DATE: January 14, 2016



**LOCAL VENDOR CERTIFICATION PURSUANT TO
CITY OF KEY WEST ORDINANCE 09-22 SECTION 2-798**

The undersigned, as a duly authorized representative of the VENDOR listed herein, certifies to the best of his/her knowledge and belief, that the VENDOR meets the definition of a "Local Business." For purposes of this section, "local business" shall mean a business which:

- a. Principle address as registered with the FL Department of State located within 30 miles of the boundaries of the city, listed with the chief licensing official as having a business tax receipt with its principle address within 30 miles of the boundaries of the city for at least one year immediately prior to the issuance of the solicitation.
 - b. Maintains a workforce of at least 50 percent of its employees from the city or within 30 miles of its boundaries.
 - c. Having paid all current license taxes and any other fees due the city at least 24 hours prior to the publication of the call for bids or request for proposals.
- Not a local VENDOR pursuant to Ordinance 09-22 Section 2-798
 - Qualifies as a local VENDOR pursuant to Ordinance 09-22 Section 2-798

If you qualify, please complete the following in support of the self-certification & submit copies of your County and City business licenses. Failure to provide the information requested will result in denial of certification as a local business.

Business Name Professional Account Management, LLC Phone: (888) 99DUNCAN

Current Local Address: 633 W. Wisconsin Ave., Ste. 1600, Milwaukee, WI, 53203 Fax: (414) 847-6750
(P.O Box numbers may not be used to establish status)

Length of time at this address: N/A

 Date: January 14, 2016
Signature of Authorized Representative

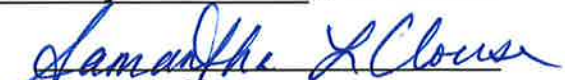
STATE OF Wisconsin COUNTY OF Milwaukee

The foregoing instrument was acknowledged before me this 14 day of 2016, 2015.

By Timothy Wendler, President, of Professional Account Management, LLC
(Name of officer or agent, title of officer or agent) (Name of corporation acknowledging)

or has produced identification Officer known to undersigned Notary Public as identification
(Type of identification)




Signature of Notary

Samantha L. Clouse
Print, Type or Stamp Name of Notary

Notary Public of Wisconsin
Title or Rank


Return Completed form with
Supporting documents to:
City of Key West Purchasing



EQUAL BENEFITS FOR DOMESTIC PARTNERS AFFIDAVIT

STATE OF Wisconsin)
 : SS **Milwaukee**
COUNTY OF Milwaukee)

I, the undersigned hereby duly sworn, depose and say that the firm of **Professional Account Management, LLC** provides benefits to domestic partners of its employees on the same basis as it provides benefits to employees' spouses per City of Key West Ordinance Sec. 2-799.

By: 
Timothy Wendler, President

Sworn and subscribed before me this

14th Day of January, ~~2015~~. **2016**.


NOTARY PUBLIC, State of Wisconsin at Large

My Commission Expires: February 4, 2018







THE FOLLOWING WILL BE SUBMITTED WITH THE PROPOSAL

List items to be performed by CONTRACTOR's own forces and the estimated total cost of these items. (Use additional sheets if necessary.)

Collection Services for Parking Citations

Estimated total cost: 21.50% contingency
fee on debt assigned to PAM

SUBCONTRACTORS

The Proposer further proposes that the following subcontracting firms or businesses will be awarded subcontracts for the following portions of the work in the event that the Proposer is awarded the Contract:

N/A

Name

N/A

Street

City

State

Zip

N/A

Name

N/A

Street

City

State

Zip

N/A

Name

N/A

Street

City

State

Zip

PROPOSER

The name of the Proposer submitting this Proposal is

Professional Account Management, LLC

doing business at

633 W. Wisconsin Ave., Suite 1600

Milwaukee

WI

53203

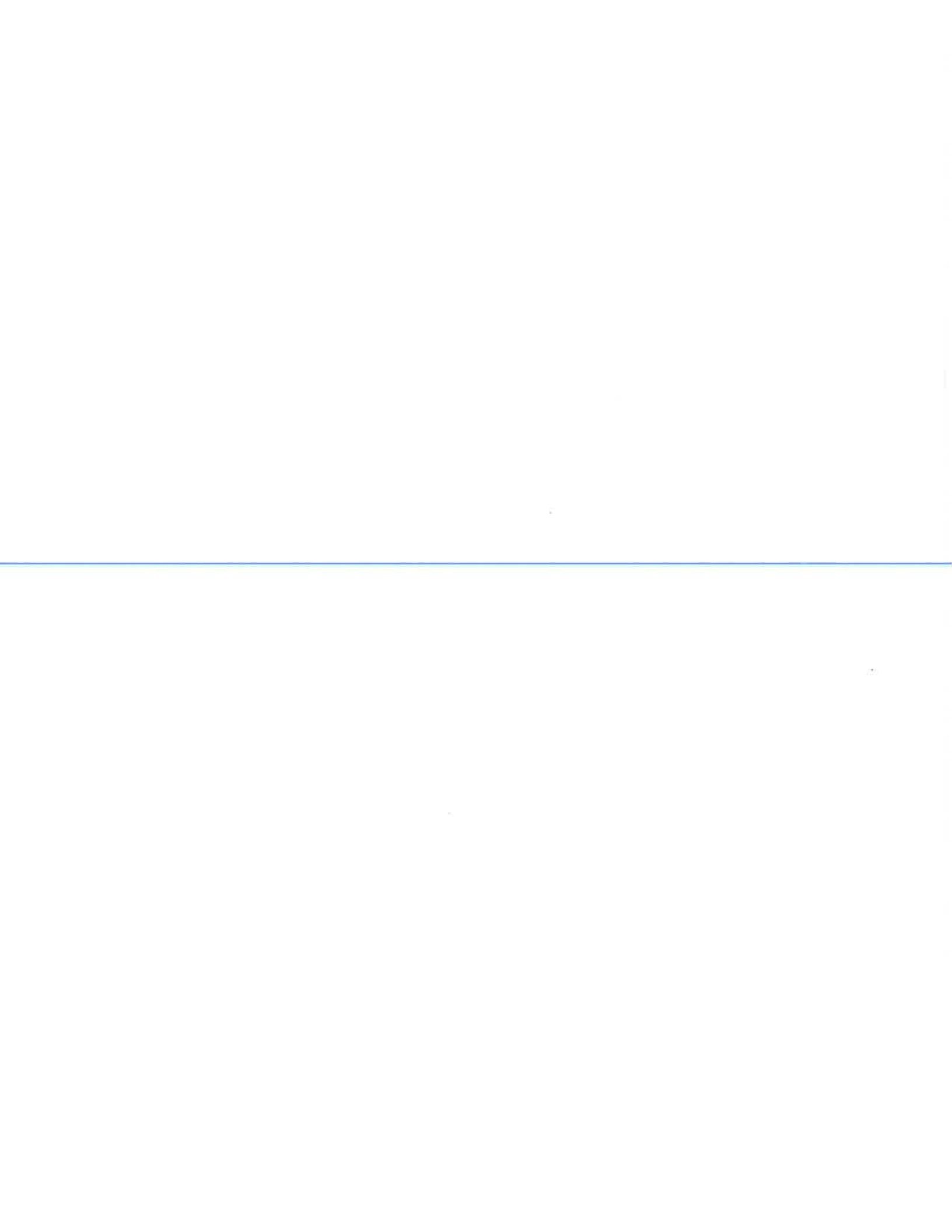
Street

City

State

Zip

which is the address to which all communications concerned with this Proposal and with the Contract shall be sent.



The names of the principal officers of the corporation submitting this Proposal, or of the partnership, or of all persons interested in this Proposal as principals are as follows:

Michael P. Flaherty, CEO and CFO

Timothy Wendler, President

James Kennedy, COO and Secretary

If Sole Proprietor or Partnership

IN WITNESS hereto the undersigned has set his (its) hand this _____ day of _____ 2015.

N/A

Signature of Proposer

Title


If Corporation

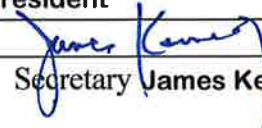
IN WITNESS WHEREOF the undersigned corporation has caused this instrument to be executed and its seal affixed by its duly authorized officers this 14th day of January, 2016 ~~2015~~.

(SEAL)

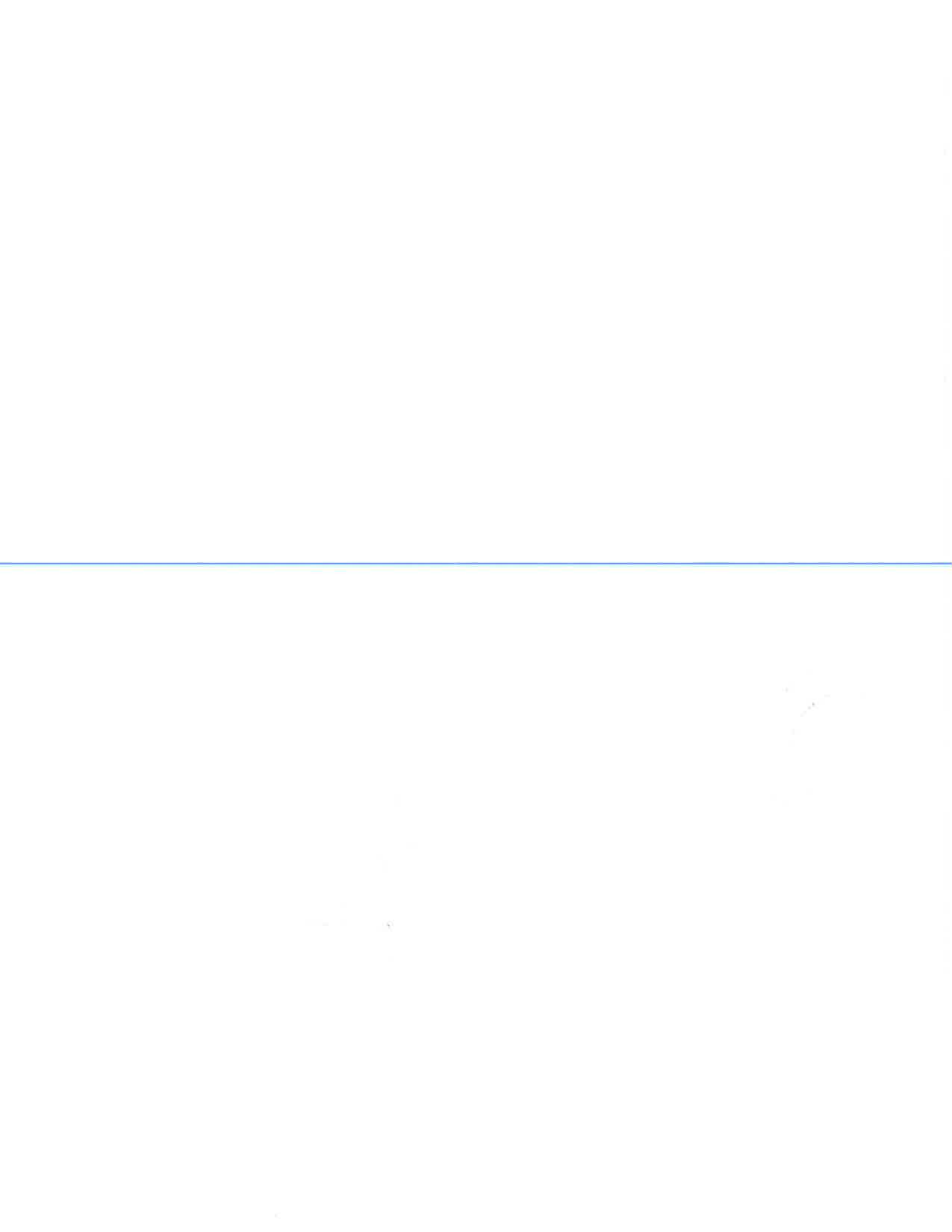
Professional Account Management, LLC

Name of Corporation

By 

Timothy Wendler
Title **President**
Attest 

Secretary **James Kennedy**





THE LICENSEE IDENTIFIED BELOW IS AUTHORIZED TO CONDUCT BUSINESS AS INDICATED BY THE LICENSE TYPE.

LICENSE TYPE: Consumer Collection Agency

LICENSE NAME: PROFESSIONAL ACCOUNT
MANAGEMENT, LLC

DBA NAME:

**ORIGINAL DATE OF
LICENSE:** 2/16/2011

LICENSE NUMBER: CCA9902190

**LICENSE EXPIRATION
DATE:** 12/31/2016

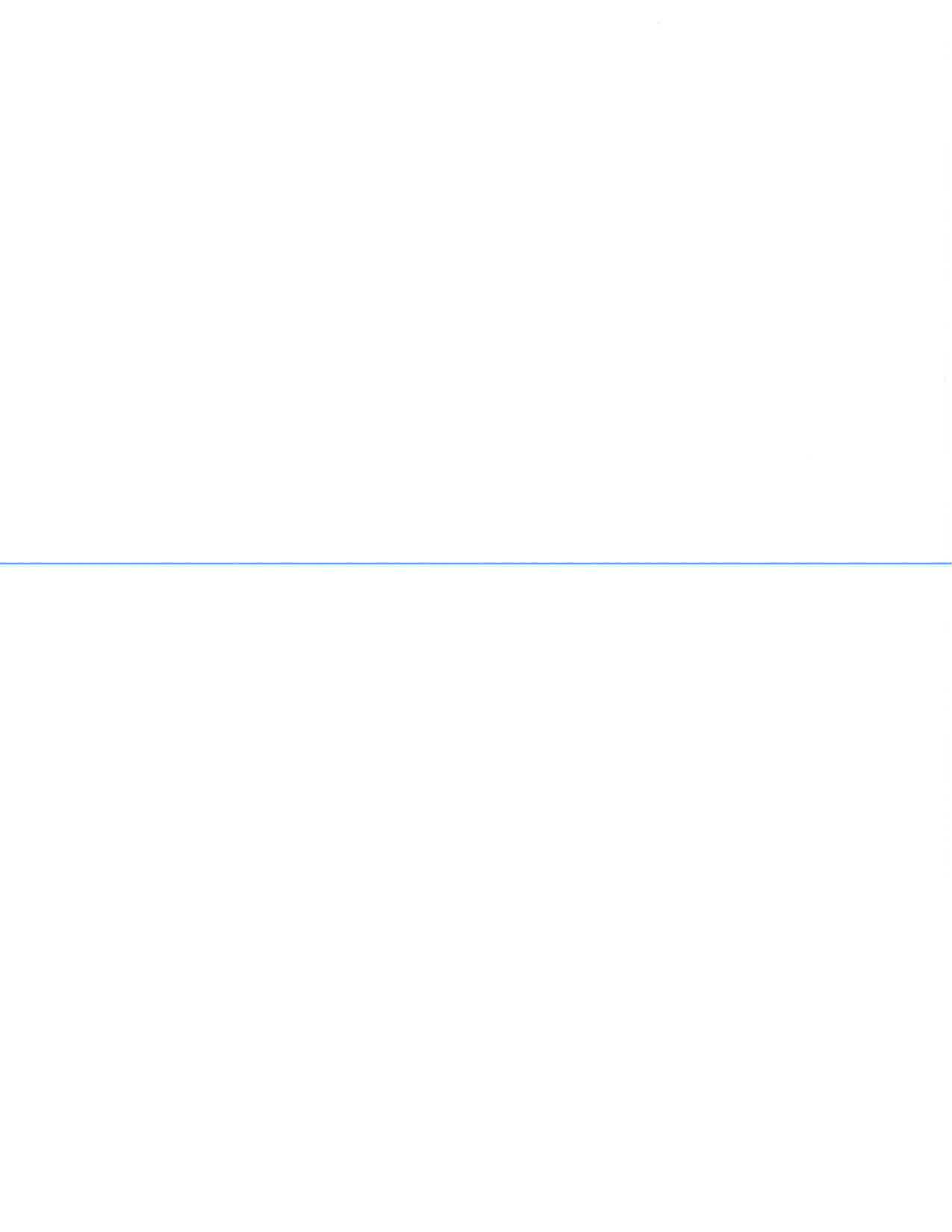
LICENSE MAIN ADDRESS:

STREET: 633 W. WISCONSIN SUITE 1600

CITY: MILWAUKEE

STATE: WI

ZIP CODE: 53203



State of Florida

Department of State

I certify from the records of this office that PROFESSIONAL ACCOUNT MANAGEMENT, LLC is a Wisconsin limited liability company authorized to transact business in the State of Florida, qualified on April 24, 2000.

The document number of this limited liability company is M00000000854.

I further certify that said limited liability company has paid all fees due this office through December 31, 2015, that its most recent annual report was filed on April 29, 2015, and that its status is active.

I further certify that said limited liability company has not filed a Certificate of Withdrawal.

*Given under my hand and the
Great Seal of the State of Florida
at Tallahassee, the Capital, this
the Thirtieth day of December,
2015*



Ken DeFoner
Secretary of State

Tracking Number: CU2950038695

To authenticate this certificate, visit the following site, enter this number, and then follow the instructions displayed.

<https://services.sunbiz.org/Filings/CertificateOfStatus/CertificateAuthentication>

