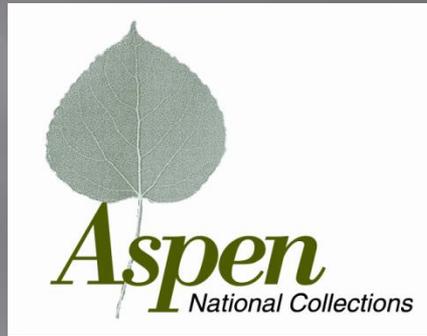


Aspen National Collections is a national debt collection firm head quartered in Western Colorado.

Specialized expertise in consumer debt collections for timeshare/vacation ownership resorts and fee based campgrounds.

Aspen is member of American Resort Association (ARDA), the American Collectors Association (ACA) and the Better Business Bureaus of Colorado and Florida. We were Coast to Coast members at one time also

**Aspen National
Collections**



Aspen National Collections first became involved in the timeshare/fee based campground resort industry in 2000.

Collection services are provided for resorts located throughout the United States, Mexico and Canada. Recovering consumer debt related to monthly installment loans and annual maintenance fees.

Aspen National is your “Intelligent Collection’s Contact” solution and we can design collection solution to fit your company's needs.



At Aspen, we recognize that our success depends on the recovery of your bad debt.

Collectors are professional are carefully trained to understand your business.

Aspen provides collectors with training tools and collection methods to perform their work in a firm, assertive manner, while adhering to Aspen National's commitment to high ethical standards.



Our collectors are thoroughly trained in understanding that your owners are your most valuable asset .

Aspen does not conduct itself like our competitors.

Bring every account to a conclusion.





We retain the services of acknowledged experts to ensure we are maintaining regulatory compliance at State and Federal levels.

Furthermore, we are fully licensed in those states where we are involved in doing business.



- ▣ Contacting your owners is paramount and should be done so in a very professional and courteous manor.
- ▣ Each day our professional collectors call debtors who reside throughout the world, reminding them of their obligations and encouraging them to rediscover the benefits of their vacation purchase.
- ▣ We strive to update all contact information , confirm addresses and phone numbers.

CONTACT IS THE KEY

“For millions of years, mankind lived just like the animals. Then something happened which unleashed the power of our imagination.

We learned to talk and we learned to listen. Speech has allowed the communication of ideas, enabling human beings to work together to build the impossible.

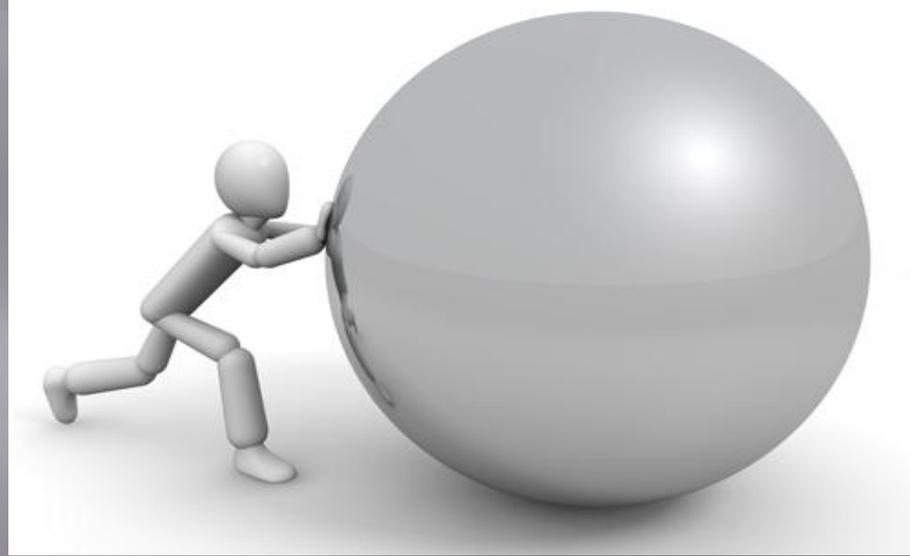
Mankind's **greatest achievements have come about by talking, and its greatest failures by not talking.** It *doesn't have to be like this*. Our greatest hopes could become reality in the future. With the technology at our disposal, the possibilities are unbounded. All we need to do is make sure we keep talking”.

Stephen Hawking



Aspen National Collections Intelligent Collections Solutions

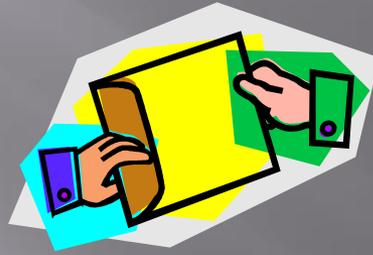




Our contact system is designed to get our agents communicating with your more of your owners more efficiently.

The Aspen Intelligent Collection solution process begins with searching databases for forwarding information both current and expired.

This initial search for address corrections eliminates return mail and begins the initial contact between member/owner and our firm.



First obligation is to send a delinquency notification of intent letter.

This initial notification is required by law but it is the first attempt to contact.

In many cases our notice of intent letter shocks the owner into the reality that this is a debt that needs to be paid.



After this initial notice then we start attempting to engage them in conversation about their debt.

The calling campaign is initiated and in some instances a series of notices follow.

Our communication attempts are structured to begin and maintain dialogue.



Our first verbal contact confirms and properly documents address and phone information.

Agents then use time proven “sales persuasion” techniques to obtain ability to pay commitments.

The agent then finalizes with payment methods.



Once monies are in hand payout checks with accompanying media are mailed by the 5th business day of the following month.

Accompanying media will contain name of owner, date paid total paid, your portion and our portion.

Any account that remains unpaid over a specific period of time will have the account reported on their credit history.



Technology is at the root of many of the compliance issues and is also the solution to many potential liabilities.

Compliance with all agencies, regulations, and laws is an increasingly challenging prospect us all.

Aspen is an agency that makes every effort to remain compliant not only for their stability but to protect your business as well.



Contacting anyone in this digital age is easier than ever before but cell phones, email and text are current hot buttons for government regulations.

Technology is at the root of many compliance issues and is also the solution to many potential liabilities.

Aspen Intelligent Collections strategy attempts to always seek compliance with all the regulations by properly identifying cell phones, and only communicating with owners using authorized channels.



The age of delinquent accounts and resort desirability will directly reflect the percentage of recovery

Accounts sent to collections after 90 days delinquency are recovered much quicker than if those same accounts are sent after 180 days.

Sooner the better

Better late than never

