



Puerto Rico  
Consumer Debt Management

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# PR-CDM



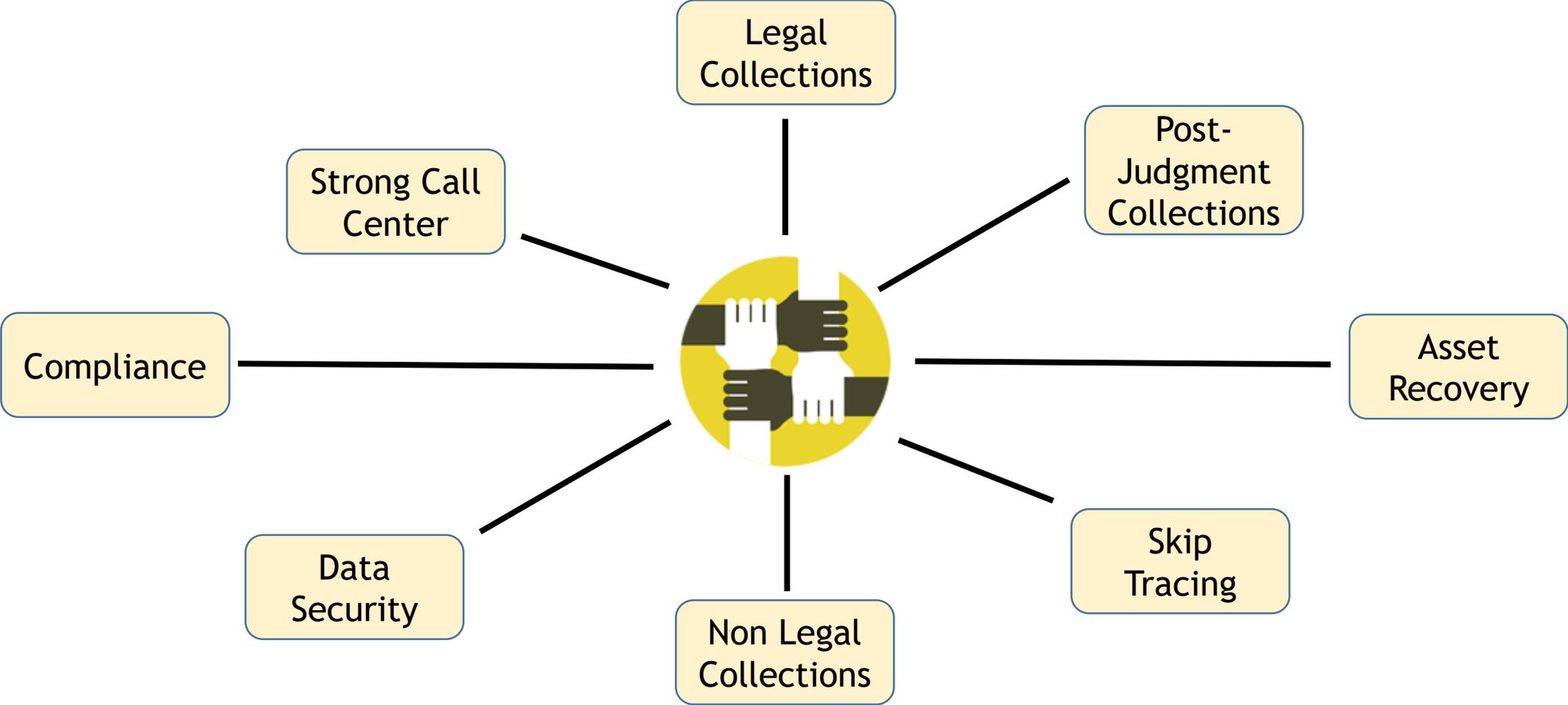
Puerto Rico Consumer Debt Management Co., Inc (“CDM”) and its affiliated law firm Strategic Legal Group are the largest collection organization in Puerto Rico. Since our beginnings, we have been dedicated to producing superior services with the best results. We have a strong collections platform, which includes a superior call center, weekly lawyers in every court, data encryption center with seven servers around the States doing redundancy and a actively compliance department which ensures that all of our interactions – regardless of whether they are with clients, competitors, business partners, government and regulatory authorities, shareholders or among one another are conducted according to the latest federal and state regulations.

As a part of our business and in addition to our services we also have General Automotive Services, Inc (“GAS”) which is formed as a subsidiary of CDM whose primary objective is leverage off of CDM’s existing collection platform and the expertise of its staff to: (1) provide CDM’s debt buying clientele with the ability to bid for and acquire delinquent auto portfolios containing accounts where the vehicle is not yet been repossessed and thereby increase the array of portfolios available for the purchase, (2) provide services to all those organizations that are always looking for a way to do things better. We accepts repossession assignments from banks, credit unions, car dealers, auctions, title loan companies, finance companies, law firms, individuals, and just about any verifiable lien holder. We know the market and what it will take to locate your asset in a timely manner. We handle involuntary repossessions, voluntary repossessions, impound recovery, field visits, pictures and condition reports of the asset, storage and skip tracing.

# One Stop Solution Center - PR-CDM

## Why us?

The most important part of our business is to optimize our services through a combination of one stop solutions and tailored services.



# *We are not a Typical Law Firm*



In Puerto Rico most of the law firms pursue a valid judgment which typically resolves all the contested issues and terminates the lawsuit. In many cases, obtaining a judgment in a lawsuit is the easiest part of the debt collection process. Once a judgment is granted, it is left in the creditor's hands to take the appropriate steps to enforce it and collect the amount due; and many creditors are unaware of how to go about collecting unpaid debts or face difficulty in doing so.

*We are specialized performing different post-judgment collection techniques to collect the balance due, including, but not limited to, debtors' interrogatories, all types of garnishments, levies, and liens. We are experts identifying assets owned by the debtor that may be attached or levied to satisfy the judgment.*

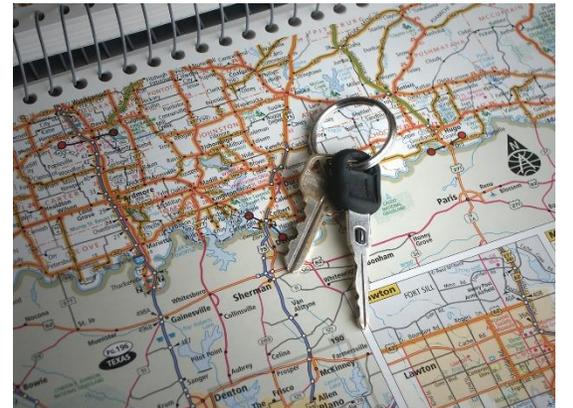


# *We are not a Typical Recovery Company*



At **GAS**, we utilize the best tactics and highest standards of customer service to provide excellent collection services. Our attorney-based collection company acts as more than a mere bill collector—we form a partnership with our clients that ensures debt collection with personalized solutions. This approach has helped our clients successfully recover funds. **GAS** is equipped to handle complex and unique cases, we specialize in various programs tailored for the repossession industry, as well as towing, transport, collection, and automotive, just to name a few.

Best Data Location  
Platform - Best Skip  
Tracing Results



# *We don't give up until the job is done ...*

**GAS**, is an affiliate to the island's largest collection agency, thereby, having access to the latest technology and trained staff. **GAS** fully supports your account collections, payment plans management, skip trace strategies, deficiency collections, repossessions and asset disposition.

We have our own camera system to track down skip units. We count with several outside adjusters (Door-Knockers) to investigate, collect and repossess lost collaterals for our partners such as, cars, motorcycles, trailers, and commercial equipment.

We have the expertise and capability to properly handle and maximize your recovery efforts. Our full-service capacity entails that we can support collection efforts before acceleration, adjust noncurrent accounts, recover assets, dispose of assets, and finally collect on deficiencies after the sale. Therefore, our one stop recovery services close the loop on collection efforts efficiently, thus, positively impacting your bottom line.



“Give GAS a chance to become reliable One Stop Recovery Solution to maximize your asset performance!”

# *We are not a Typical Collection Agency*



Collecting past due accounts is really a chore. It takes you away from running your operation and growing your business. Not only is debt collecting an intensive process, you must make certain you are following the latest regulations and staying on the right side of laws like the Fair Debt Collection Practices Act (FDCPA), TCPA and CFPB among others ...

*We can function as your in-house collections department.*

Our collection agency offers the legal strength to get results. Unlike other collection agencies, our approach to debt recovery is rooted in professional standards and ethical conduct. We steer clear of the hard-ball tactic and questionable conduct commonly used by other debt collection agencies. You will have a collection lawyer on your side, Recurring Payers Platform, Automatized Telephone system and Specialized Market Analytics to create the best collections strategy for your accounts. Our company's objective is to become your collection partner by providing you with a stress free way of collecting your outstanding receivables. Clients pay only a fixed contingency rate only after we recover the debt.



***The total amount collected on behalf of our company's clients through December 2016: Over \$60MM.***