



INCREASE YOUR RECOVERY RATES TO UNPRECEDENTED LEVELS

Outsource your unsecured consumer bankruptcy debt to Peritus and add revenue to your bottom line.

Unsecured bankruptcy debt is unpredictable, hard to project, and difficult to manage. For in-house recovery groups, adjusting staff to the fluctuating volume of filings can be a formidable challenge.

At Peritus Portfolio Services, consumer bankruptcy debt is our primary focus. We're experts at handling claims for unsecured bankruptcy debt, finding overlooked dollars, and increasing recovery rates so you can add revenue to your bottom line.

We'll raise your recovery rate by perfecting every claim.

When it comes to unsecured bankruptcy debt, it's unrealistic for most companies to spend what it takes to monitor every claim, especially when their core capabilities lie elsewhere but extra dollars are in the details, so we manage proofs of claim with exacting care to reach what we call "claims perfection." We leave no opportunity to chance, ensuring that the bankruptcy court receives and allows every claim:

Filing proofs of claim: We file every proof of claim against an unsecured debt accurately, on time, and according to the unique procedures of each of the nearly 100 bankruptcy courts.

Tracking proofs of claim: We monitor and track every filing to ensure that claims have been accurately recorded in the court system until an account is liquidated.

Processing payments: Along with processing on-time payments, we track delinquent payments to retrieve the missing dollars due you.

Handling objections: To protect claims from being disallowed we file legally compelling and timely responses to objections raised by debtors.

Monitoring for updates: Our system monitors court dockets for case updates and status changes on a basis, so nothing is overlooked.

Monitoring dismissed bankruptcies: We track dismissals well into the future and re-file your proof of claim every time a debtor re-files for bankruptcy.

5 Reasons to Outsource Your Unsecured Bankruptcy Debt to Peritus

- 1. Increase your recovery rates.**
- 2. Lower in-house recovery costs.**
- 3. Reallocate resources to profitable initiatives.**
- 4. Pay us only on recovered accounts.**
- 5. Partner with bankruptcy recovery experts.**

We know that in-house recovery departments can't match our single-minded purpose or the depth of our bankruptcy knowledge. In fact, we're so sure of our ability to return lost dollars to your bottom line that we only charge a contingency fee based on the amount actually recovered.

We'll lower your costs by putting our proprietary platform at your disposal.

Our proprietary, technology-driven platform gets much of the credit for our success in recovering unsecured bankruptcy debt. Over the years, we've finely honed each phase of the recovery process to include automated efficiencies, industry best practices, and the highest level of security.

We've dedicated our attention and resources to building one of the best platforms in the industry, so you don't have to. By assigning your proofs of claim to our processes, you'll be able to lower your recovery costs, stabilize staffing levels, and generate higher returns on your bankruptcy accounts

We've tested our knowledge, skills, and technology.

Why Peritus?

As one of the leading servicers of Bankrupt accounts for some of the largest auto finance companies and Debt Buyers in the U.S.

Credibility: Our reliable and trustworthy business practices protect your credibility and reputation throughout the bankruptcy recovery process.

Knowledge: Our focus on bankruptcy debt keeps us up-to-date on the complex intricacies of bankruptcy law, procedures, and opportunities.

Transparency: You maintain visibility of your account information, with full transparency into the performance of accounts at every stage of the claim.

Compliance: You can rest assured that our processes and procedures are fully compliant with applicable federal, state, and local requirements.

Oversight: Hands-on involvement by Peritus's senior managers brings unmatched expertise to every claim we handle.

Service: Our customer service emphasizes client ease and personal guidance. It protects your brand and image.

Technology: Our processes are backed by state-of-the-art technologies that are continually updated to maintain a secure, agile infrastructure, which can be adapted quickly to industry trends and regulatory changes.

Find out more.

Call us at 866.831.5954 X 6670, and we'll tell you more about our bankruptcy recovery solutions.