



WATCH RECOVERY RATES SOAR WHILE RECOVERY COSTS DROP

**Outsource your secured bankruptcy debt to Peritus,
and we'll review every asset, track every claim,
and negotiate your payment terms.**

If you're like most businesses, lost revenue from bankrupt accounts is a fact of life, despite your best efforts to file claims and return dollars to your bottom line. Given the ebb and flow of bankruptcy debt, few companies have the resources to staff recovery efforts at cost-effective levels.

At Peritus, servicing secured bankruptcy debt is our specialty. We understand the complexities of the bankruptcy system, we take the time to analyze every opportunity, and we've invested in the infrastructure it takes to realize the highest possible recovery rates. Although your core capabilities lie elsewhere, ours never stray beyond servicing bankruptcy debt.

Our well-developed processes benefit your bottom line.

Over the years we've developed, tested, and streamlined our secured debt recovery processes to add revenue to corporate balance sheets. Because extra dollars are found in the details, we service bankruptcy debt with extraordinary precision and care.

Proofs of claim for Chapter 13 secured bankruptcy debt:

Filing proofs of claim: We file every proof of claim against a secured 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.

Reviewing payment plans: We review debtors' payment plans to ensure that you'll be adequately compensated and, if not, we recommend changes to the plan.

Processing payments: Along with processing payments, we track delinquent payments to recover the missing dollars due you.

Handling objections: We utilize a nation wide network of attorneys for litigation.

Monitoring for updates: We monitor court dockets for case updates and status changes on a daily basis, so nothing is overlooked.

Monitoring dismissed bankruptcies: We monitor 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 Secured Bankruptcy Debt to Peritus

- 1. Increase your recovery rates.**
- 2. Lower your in-house recovery costs.**
- 3. Reallocate resources to profitable initiatives.**
- 4. Pay us only on recovered accounts.**
- 5. Eliminate compliance risk from your operation.**

Proofs of claim for Chapter 7 secured bankruptcy debt:

For Chapter 7 claims, we use the same processes described above. In addition, we handle reaffirmations, redemptions, and surrenders for Chapter 7 filings, guided by our single-minded goal of maximizing our clients' recoveries.

Reaffirmation: In cases where debtors prefer to reaffirm their debts by working out payment arrangements, we negotiate with the debtor's attorney to develop the best possible debt repayment plans.

Redemption: In cases where debtors prefer to satisfy their debt with a one-time payment, we evaluate this option against both the value of the collateral and redemption offer. If redemption represents the best recovery solution, we recommend a payment level based on your guidelines.

Surrender: In cases where a debtor offers the collateral in lieu of payment. If so, we have a national network of service providers who can liquidate any type of surrendered collateral on your behalf.

Why Peritus Portfolio Services:

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, so you clearly understand our strategy and processes.

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.

For more information about Peritus's consumer bankruptcy recovery solutions, please call 866.831.5954 X 6670 or visit www.peritusservices.com.