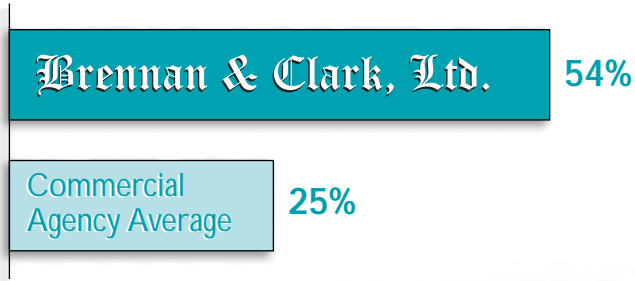


Why Brennan & Clark?

Recovery Rate*



* Brennan & Clark based on median recovery rate January 1998 through June 30, 1999 for its Top 20 clients.

We guarantee your satisfaction.

Finding the right collection agency among the quality contenders in the industry can be a very time-consuming exercise. Brennan & Clark would like to simplify and expedite that process by way of our comprehensive guarantee, the most comprehensive guarantee in the industry.

In business since 1980, Brennan & Clark, Ltd., a member of the Agency Section of the Commercial Law League of America, has been amongst the trend setters of the industry. Our senior staff members have been in the business for thirty-plus years and we are confident that we can do our work to your satisfaction.

If you're not satisfied with our performance, we will refund your fee.

We form strategic alliances with our clients.

Brennan & Clark pioneered the Total Receivable Management System by combining the talent and systems that address each component and facet of successful and complete account recovery.

We work together with your organization to formulate an effective plan that augments your own collection strategies. Our expertise gets to the center of your collection issues, so your best personnel can return to your core business, where they are most profitable to you.

We welcome the opportunity to discuss how Brennan & Clark and your organization can collaborate to increase your bottom line.



	Why use a Collection Agency?	Why use Brennan & Clark?
Effective Debt Recovery	Using an outside agency tells the debtor that you're serious about getting your money. The effectiveness of collection agencies has been proven over the years.	If you wish to establish standards, you will get better than average results. Brennan & Clark will develop a customized program which will maximize your recovery, and provide your with the controls to monitor your progress. We Guarantee Satisfaction.
Collection Tactics	Collection agencies will put a standard plan in place to restore a portion of your uncollectible receivables.	Brennan & Clark tailors a specific plan to each individual client and to each division of a client's business by <ul style="list-style-type: none"> • Identifying client goals: <ul style="list-style-type: none"> - Reduce and minimize losses - Reduce your collection period - Increase accountability - Minimize Risk • Create a strategic plan: <ul style="list-style-type: none"> - By committing your instructions to writing - Assessing key performance indicators gives our clients the controls to manage the process with limited involvement. We Guarantee Satisfaction.
Reporting	Collection agencies will keep you apprised of the status of your accounts	As a client of Brennan & Clark, you determine the level and type of reporting that suits you. Our systems and reports are tailored to your needs. If your reporting requirements are electronic, Brennan & Clark has complete online capabilities for high volume accounts, tailored to any client's current computer configuration. You dial into our system to monitor our progress at your convenience and email us with updates at brennanclk@aol.com. We Guarantee Satisfaction.
Purchased Accounts	Some Collection agencies will purchase client accounts.	Brennan & Clark will offer to purchase your collection accounts, eliminating any risk to our client and eliminating the need and expense of monitoring your accounts. This allows you to receive cash within 5 days of sending the accounts to us. We Guarantee Satisfaction.

	Why use a Collection Agency?	Why use Brennan & Clark?
Administrative Relief	A collection agency will enhance the efficiency of your administrative organization . It is fairly infrequent that a company's internal staff has the expertise to effectively spend time trying to collect seriously overdue debt. Not only is the return on this internal activity minimal, it takes the staff away from a company's core business.	<p>Brennan & Clark will counsel and train your dedicated recovery staff in basic collection methods and strategies.</p> <p>Consequently, the efforts of your staff will have a better payoff and Brennan & Clark can take over the more difficult accounts, again maximizing your payoff.</p> <p>We Guarantee Satisfaction.</p>
Training and Consulting	Some agencies will train your staff to facilitate the process of implementing and maintaining their procedures.	<p>Brennan & Clark will, as part of our strategic plan, work with our clients to determine which processes should be handled internally, then hold challenging training workshops for your staff.</p> <p>We work together to maximize your return.</p> <p>We Guarantee Satisfaction.</p>
Consulting	Some agencies will consult with your company to determine the timing and delivery of delinquent accounts	<p>Brennan & Clark will work with your company to:</p> <ul style="list-style-type: none"> • Customize your existing programs and systems. • Design, implement and administer completely new receivables management systems • Operate off-site "Internal Credit Departments" • Develop and maintain custom databases <p>We Guarantee Satisfaction.</p>
Retaining Customers	There is a natural reluctance to place customers for collection because of the belief that you will lose them as a customer. Typically, collection agencies will tell you they will be tactful.	<p>We believe that a customer who potentially will not make good on their accounts—who is currently borrowing your money for free—isn't necessarily all that profitable. Additionally, they are not placing any future orders with you while they owe you money. The future with this customer is only valuable if the current situation changes.</p> <p>We will effectively work to change the situation with your future profits guiding our efforts.</p> <p>We Guarantee Satisfaction.</p> <p>Brennan & Clark, Ltd. The Total Receivables Management System</p>

Why use a Collection Agency?

Why use Brennan & Clark?

Legal Assistance

Your company may not have the expertise necessary to pursue litigation against debtors.

A certified collection agency will have the expertise to **know when and how to pursue debtors** who are collectible yet unresponsive to collection demands.

Most importantly, using Brennan & Clark

- **Eliminates non-contingent suit fees** in the majority of cases.

As a component of Brennan & Clark's **specialized plan for your company**:

- Our attorney selection is based upon his or her **knowledge of your specific industry**.
- Our Legal Administrator edits all attorney correspondence and provides clients with a **simplified summary of important information**.

We Guarantee Satisfaction.

Free Demand on Commercial Accounts

In the case of commercial accounts less than 100 days old, most collection agencies will allow a **10-day grace period** from their first contact within which no fees will be charged if the debtor responds to the initial request.

Brennan & Clark begins with a strong personalized demand. We then allow an extended **15-day grace period** where no fees are charged.

If there is no response, we will immediately move to our personalized collection service.

We Guarantee Satisfaction.

Guarantee:

- If you are not completely satisfied, we will **refund our fee**
- Members of the agency section of the **Commercial Law League**
- With staff knowledge amounting to over **50 years of experience**, we are confident that we can do our work to your satisfaction.

Brennan & Clark, Ltd.

The Total Receivables Management System

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