

CORPORATE HISTORY

Founded in 1997, PlusFour Inc. is a professional debt collection service based in Las Vegas, Nevada. The company's goal is to provide a high quality, effective service to its clients. PlusFour, Inc. focuses on healthcare providers, property managers and small businesses, while also maintaining a separate division that specializes in collecting court ordered judgments.

Fully licensed in Nevada, the company emphasizes on businesses and debtors in Clark County, but has the ability to collect receivables nationwide. In addition to following the American Collectors Association code of ethics, PlusFour, Inc. complies with all local, state and federal regulations and restrictions.

Though the company provides high quality service, it also strives to maintain a positive image of its clients. To help ensure this, it employs terms and conditions that are fair, straightforward and understood by all parties before the collection process even begins.

Bad debt is recovered by assignment and strictly on a contingency basis. Employing advanced technology, a high-level Quality Control System, and experienced professional collectors, PlusFour, Inc. is able to effectively and efficiently focus on collecting receivables.

By keeping to such high professional standards, PlusFour, Inc. has built a strong list of loyal clients who are pleased with not only the level of service provided by the company, but also with how easy it is to work with its friendly staff.

Celebrating its 10 year anniversary in 2007, PlusFour, Inc. has been maintained its success with a combination of keeping up with the technology relevant to debt collection while still maintaining good, old fashioned service.

FAST FACTS

- Founded in 1997 in Las Vegas, PlusFour, Inc. has more than a decade of experience collecting bad debt in the health care, real estate and professional services industries.
- The company specializes in debt collection and judgment recovery.
- PlusFour utilizes a high-level collections process quality control system to collect unpaid accounts and court-ordered judgments efficiently and economically.
- PlusFour collects previously uncollected debt by using tools such as skip tracing, asset searches and asset attachment.
- The agency recovers debts for businesses or individuals who have won a monetary judgment in court.
- Over the past decade PlusFour, Inc. has helped 1,200 clients collect nearly \$12 million in unpaid debts.
- Based in Las Vegas and licensed by the state of Nevada, the company also has the ability to track receivables nationwide.
- PlusFour, Inc. adheres to the American Collectors Association code of ethics and is a reporting member to all three major credit reporting bureaus.

INDUSTRY BACKGROUND

Debt collection may not be a pleasant thought for business owners. However, debt collectors serve an important function, returning billions of dollars back into the economy. Debt collection can be done in any number of ways, so in 1939 the American Collectors Association (today, the ACA International) was created to bring together professional third-party collectors with the aim of advancing the collection industry.

In addition to businesses, governments at every level depend on collection agencies to recover unpaid taxes, fines, or other amounts owed, which can be spent on public works, education, healthcare, or any other public works or services. Collection agencies are also vital in helping businesses minimize the cost of bad debt.

As in many self-regulating industry associations, AMA International created a professional code of ethics. PlusFour, Inc. prides itself on its adherence to this code of ethics as well as all local, state, and federal regulations and restrictions. The goal of PlusFour, Inc. is to not only provide an effective and efficient service, but to also maintain the dignity of its clients and the industry itself.

By valuing professionalism, integrity, and effective results, PlusFour, Inc. has garnered a stable of loyal clients and has recently celebrated its 10 years of success in an often misunderstood industry.

EXECUTIVE BIOGRAPHIES

Richard Bennett

President

Richard Bennett has been in the debt collection business since 1997. He dedicates his professional time to helping business owners collect unpaid debts both in Nevada and across the United States.

Prior to founding PlusFour Bennett owned a series of small businesses employing handfuls to hundreds of employees at different ventures in a variety of industries. He spent more than 30 years carefully developing and managing these ventures.

After realizing an opportunity in the debt collection industry in the late 90s, Bennett set his sights on growing his own debt collection and judgment recovery business. Bennett leads his team in providing clients with the highest level of customer satisfaction and service while delivering superior results.

Bennett is expanding PlusFour, Inc.'s footprint and will have an office in Salt Lake City by the end of 2007.

Bennett attended Brigham Young University and University of Utah where he took courses in architecture before launching his professional career.

Rick Bennett has been married for more than 30 years and has four children. Bennett and his family have called Las Vegas home since 1988.

Lisa Eastman

Operations Manager

Lisa Eastman has been in the debt collection business for 10 years and is currently the operations manager at PlusFour, Inc. She is responsible for all day-to-day aspects of the agency's operations, including client relations, employee training and administrative organization.

She previously worked in the legal department at PlusFour, where she worked with clients who wished to pursue litigation to collect debts.

Prior to joining the PlusFour team in 2003, Eastman worked in the debt collection department of a bank. One holiday while the bank was closed, she called PlusFour about any job openings. Two weeks later, she was interviewing with Richard Bennett, the company's founder and president.

In 1990, Eastman waved goodbye to the sunshine state of Florida and made her way west to Las Vegas. She is happily married and has an eight year-old son.