



Working With Your Collection Agency, National Credit Systems.

National Credit Systems (NCS) has been selected as the exclusive collection agency for your company. All former residents with remaining balances should be sent to NCS for further collection activity. The following are answers to frequently asked questions pertaining to collections and placement of accounts. If you have questions which are not addressed below, please feel free to contact NCS at your convenience.

Q. Who is National Credit Systems and why were they selected as our collection agency?

A. National Credit Systems, Inc. was founded in 1991. It was established for the primary purpose of recovering apartment-related debts and collects for over 15,000 apartment communities throughout the country. We selected NCS because of its ability to collect apartment-related debt, and its track record of success within our industry.

Q. Where do I send my collection accounts?

**A. Send accounts via mail to:
National Credit Systems, Inc.
18139 W. Catawba Avenue
Cornelius, NC. 28031
Or
Fax: 206-337-1262**

Q. What information do I need to send to the collection agency?

A. Copy and staple together the following documents for each account being sent to collections:

- 1. Itemization of charges (final billing statement/SODA)**
- 2. Most recent lease agreement and co-signer documents**
- 3. Rental applications for all responsible parties**
- 4. Move-out inspection**
- 6. Any NSF checks (originals)**
- 7. Any updated employment information, forwarding address, etc.**
- 8. Eviction Papers (if applicable)**

Any information requested in connection with an account should be supplied as promptly as possible. The more complete and accurate our information, the better chance NCS has to recover our money.

Q. How will I know that National Credit Systems has received my accounts?

A. Once your accounts have been entered into their system, NCS will send you an acknowledgement letter/report. This report will list all the accounts received and the balance for each one.

- Q. Is there a minimum balance we may send to the collection agency?*
A. Accounts with a minimum balance of \$25.00 should be sent to NCS.
- Q. How long after move-out should I wait before sending accounts to NCS?*
A. It is company policy that accounts are sent to NCS _____ days after move-out. It is very important that accounts be placed consistently and in accordance with company policy.
- Q. What should I do if a former resident already placed with NCS contacts me?*
A. All former residents placed should be directed to contact the agency. It is important that you not become involved in the collection process, as this is exactly why we have hired NCS. Politely explain to the former resident that their file has been forwarded to our collection agency, and they may contact NCS at 800-367-1050.
- Q. What do I do with bankruptcy notices that I receive from a former resident?*
A. When you receive a bankruptcy notice on a former resident that has been turned over to collections, it is very important that you forward a copy of that notice to the collection agency with whom the account was placed. There are liability issues for both the property and the collection agency if they continue to pursue an account that is in bankruptcy. You can fax this to them or mail it - just as long as they get a copy.
- Q. What should I do if I receive a payment from a former resident after it is placed with NCS?*
A. The payment and envelope (if received in the mail) should be sent directly to National Credit Systems, P.O. Box 312125, Atlanta, GA 31131, even if the check is made out to the community. NCS will deposit the check and post the payment to the former resident's account. The information on the check and envelope is often very helpful to the collection agency.
- Q. Why can't I just post this money at the community?*
A. We can better prevent confusion in handling the account and communicating with the former resident by allowing NCS to handle all payments. The collection agency can also better manage communication with former resident. Additionally, NCS may update the resident's credit bureau listing more promptly.
- Q. How will I know when National Credit Systems has collected money for my community?*
A. NCS will mail you a statement on a monthly basis showing which former residents have paid, the amounts paid, dates, remaining balance, etc...

Hopefully, the above has been helpful in explaining the collection process and your relationship with NCS. Remember, NCS is on your team and it is important to work with us in a cooperative manner. If you have any questions or comments regarding the above, feel free to contact NCS for further explanation.



National Credit Systems, Inc. Contact Information

Client Services Representatives:

Lee Wheeler	lwheeler@nationalcreditsystems.com
Oma Sims	osims@nationalcreditsystems.com
Tiffany Thompson	tthompson@nationalcreditsystems.com

Website:

You may also wish to take advantage of our online reports which are available at www.nationalcreditsystems.com. Prior to accessing your property's online reports, please contact client services to obtain a username and password. Former residents may also be directed to our site to make immediate payment on their account.

Phone Numbers:

Onsite personnel contact Client Services at:	404-629-9595 or 800-367-1050
Former resident contact the Collection Department at:	404-629-2728 or 800-367-1050

Mailing Address:

National Credit Systems, Inc.
P.O. Box 312125
Atlanta, GA 31131