



American Alliance of Creditor Attorneys



Personalized relationships bring consistent results.



Welcome to AACA



Your One Source for Collections

AACA, the American Alliance of Creditor Attorneys, is your one-stop destination for comprehensive nationwide consumer debt collection. Combining the resources of a national network of law firms with the convenience of a single vendor source, AACA seamlessly manages collection attorney resources throughout the United States and Puerto Rico to recover debt for high-volume credit grantors and debt buyers.

AACA saves time and money by handling all of the details of financial reconciliation – and provides constant access to the latest collections activity through our unique Pipeway® secure online reporting system. Because AACA adheres to the highest international compliance standards for information security, we are confident your data will remain secure from placement through litigation and collection.

Founded by collections attorneys, AACA is committed to personal service and solutions customized to the individual needs of each customer, all at fees generally lower than traditional collections options. See the difference AACA can make for you.



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[AACA Services](#)

[AACA Staff](#)

[About Pipeway](#)

[Contact Us](#)

[FAQ](#)

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Name

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2550 Corporate Exchange Dr.
Suite 204
Columbus, Ohio 43231
(614) 523-2251
(614) 523-2278 Fax

[Become an AACA Client](#) [Become an AACA Law Firm](#)



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Becoming an AACA Client

Thank you for considering AACA as Your One Source for Collections.

To obtain more information about AACA services, fees and standards, please contact:

[Tom Balcerzak](#)
AACA President

Alternatively, AACA welcomes your submission of a Request for Proposal using our online form.

AACA begins each new client relationship by obtaining a completed [AACA Client Questionnaire](#). Some clients may also find it useful in determining status of their legal collections needs.



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Becoming an AACA Law Firm

AACA implements high standards in selecting law firms as AACA service providers. Law firms wishing to join the AACA network must meet specific requirements and agree to provide quality service to our clients. To help achieve this goal, AACA law firms must, at all times:



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- Comply with all Rules of Conduct, Codes of Professional Responsibility and all other ethical guidelines of the legal profession, as may be required by their state and local bar associations, in addition to the GLBA and Fair Debt Collection Practices Act
- Keep current on the latest changes in the law that affects their areas of practice
- Maintain a minimum of \$1 million in Legal Liability Insurance
- Report status information on each account promptly
- Follow each AACA-provided client guide
- Inform AACA, and the client, of potential lawsuits and violations that could impact their ability to perform their duties
- Maintain a separate IOLTA account in accordance with all applicable rules and regulations
- Remit funds timely in accordance with the instructions of AACA
- Maintain accurate records and be willing to assist AACA and the client in conducting periodic audits
- Be an active participant to help AACA improve the services it provides to the client

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[AACA Law Firm Standards](#)

To learn more about becoming an AACA Law Firm, please complete and send an [Application for Membership](#) to [Tom Balcerzak](#), AACA President.

AACA's Client Guide Questionnaire

As a reference tool for AACA law firms and internal staff, AACA prepares a Client Guide designed to serve as the primary resource for questions on all issues relating to a specific client. The Guide also serves as a resource for AACA firms' collection supervisors to familiarize their personnel with the client's background, as well as the policies and procedures that AACA will follow for that client. The client guide is created from the information you provide us with in this questionnaire. The guide is made available to all law firms in a password protected area of the AACA Web Site.

Client Overview

Please provide us with an overview of your organization to include in the Guide.

File Type

Please indicate the types of files you will be sending, the anticipated approximate volume, and the average balance.

	<u>Number of Files/Month</u>	<u>Average Balance</u>
Deficiency Claims	_____	_____
Credit Cards:		
Open Files	_____	_____
Charge Off	_____	_____
Leases	_____	_____
Unsecured Credit Lines	_____	_____
Secured Loans	_____	_____
Other _____	_____	_____

IF THE FORWARDED FILES HAVE BEEN PURCHASED, INDICATE NAME OF ORIGINAL CREDIT GRANTOR:

*You will need to provide documents demonstrating chain of title.

Client Representative for Authorization

Indicate the "Primary Contact" for AACA internal staff and law firms, to be listed in the Guide and Client Directory:

Name _____ Title _____

Address _____

Telephone _____ Fax _____ E-mail _____

Please complete the following information with regard to the files that will be sent to AACA:

<u>Type of Claim</u>	<u>Documents Verified By</u>	<u>Title</u>	<u>Affidavit of Claim Signed by</u>	<u>Title</u>

	<u>Company Representative</u>	<u>Title</u>	<u>Telephone/E-mail</u>
Witnesses	_____	_____	_____
Documents	_____	_____	_____
Suit Authority	_____	_____	_____
Status Reports	_____	_____	_____
Receive Remittances	_____	_____	_____
Settlement Authority	_____	_____	_____
Substantive Course of Action	_____	_____	_____
Counterclaims	_____	_____	_____
Exceptions to Discharge in Bankruptcy	_____	_____	_____

Quality of Files

What efforts will be made internally to collect the account before it will be turned over to AACA?

How will you determine which files to send to AACA? What screening parameters are followed?

Is interest accruing on accounts? Yes* ____ (____%) No ____

*Can your data provide date to accrue interest from? Yes ____ No ____

Will you provide the last pay date? Yes ____ No* ____

*If not, what date will be used to compute interest? _____

Do AACA law firms have suit authority? Yes ____ No* ____

*If not, whom do we contact for suit approval? (include email)

When should members file suit? (i.e. 30 days, 60 days, etc.)

Client's legal name for suit:

How would you like your files worked? (include any time parameters you require)

Settlement and Payment Arrangements

AACA law firms have full authority to settle any account for _____% of the placement balance without client's prior consent.

Must settlements be in a lump sum? Yes _____ No _____*

*If not, what payment plans are acceptable on **this percentage** of the placement balance:

The following Payment Arrangements are acceptable for the full Balance (i.e., minimum monthly payment, period of time) without client 's prior consent.

Disability

How are AACA law firms to proceed in the event of a debtor's temporary or permanent and total disability: (i.e. provide evidence of disability, contact client for further instructions)

Probate*

How are AACA law firms to proceed in the event that debtor is deceased? (i.e., diligent search for estate, close file immediately)

* If Client has hundreds of known probate files, please discuss with Thomas J. Balcerzak.

Bankruptcy

In the event that law firm or client determine that debtor has filed Chapter 7, 11, 12 or 13, should law firm:

_____ Continue to represent the Client on the matter under the contingency terms set forth in AACCA's Agreement with the Client. No additional hourly fee will be charged by the AACCA Law Firm for representation on the bankruptcy without prior approval from the Client.

_____ Close file and return to Client

_____ Contact Client

Standard Documentation*

What documentation will be provided at time of placement (i.e., statement of account, collection history, original contract, etc.).

*It is recommended that documentation be provided at time of placement so law firms can determine the legality of pursuing interest and legal fees.

What further documentation is available upon request (i.e., original contract, terms and conditions, etc.).

AACA Law Firms have their accounting software set to allocate funds to Court Cost/Attorney Fees/Interest/Other Costs/Principal, if this does not meet your requirements, please list how you would like our firms to allocate funds.

Remittance

AACA will submit a consolidated remittance with detailed back-up to Client once per month, mailed the 15th of each month. Once file and remittance flow increase, AACA will review the remittance schedule and adjust it accordingly.

Do you prefer a remittance check or ACH? ___ACH ___Check

If you prefer ACH, please provide the following:

Bank Name _____

Bank Address _____ City: _____ State: _____ Zip: _____

Bank Routing Number (ABA): _____

Bank Account Number: _____

To increase cash flow and reduce Client's initial out of pocket expenses, AACA prefers to deduct court costs from client remit. Client will receive a net remittance with a detailed listing of all costs deducted.

Is this agreeable? ___Yes ___No

All direct payments made to the client, by a debtor are to be reported to AACA. Law Firm fees will be deducted from the remittance; a detailed listing of all direct pays deducted will be included with the remit.

Is this agreeable? ___Yes ___No

Remittances are to be mailed to:

Attn: _____

If remittance address differs from that of the regular mailing address:

AACA law firms will set their accounting software as follows (please advise if this is not acceptable to your system):

Court Costs/Attorney Fees/Interest/Other Costs/Principal

Additional Remittance Requirements/Notes:

Sample File Placement Sheet Follows.

FILE PLACEMENT SHEET

Client Name: _____ Assignment Date: _____
Purchased Debt? Y/N Purchase Code: _____ Purchase Date: _____ Chain of Title _____
Type of Debt: Credit Card Auto Student Loan Medical Contract Other: _____
of Prior Agency: _____ Prior Legal: Y/N Media: Provided upon request none Other _____
Last Scrub Dates: Bankruptcy _____ Decease _____ Military _____

Data Input Sheet

Client Account Number: _____ Original Account Number: _____
Charged-Off Date: _____ Original Creditor _____
Client Officer Code _____ Client Recover Code _____

Primary Debtor Information:

Social Security # _____
Last Name, First Name _____
Address _____
City _____ State _____ Zip Code _____
Home Phone _____ Date of Birth _____
Employer Name _____
Employer Address _____
City _____ State _____ Zip Code _____

Secondary Debtor Information:

Co-Debtor S. S. # _____ Date of Birth _____
Co-Debtor Name (Last, First) _____
Address _____
City _____ State _____ Zip Code _____
Home Phone _____ Employer Name _____
Employer Address _____
City _____ State _____ Zip Code _____
How is Secondary Debtor liable? (Joint Account Guarantor, Approved User, etc) _____

Account Information:

Is Interest Accruing? Yes/No Rate _____ monthly/yearly Last Interest Posted Date: _____
Placement Amount: \$ _____ Principal Amount \$ _____ Interest Amount \$ _____ Other \$ _____
Charge off Date: _____ Last Payment Received \$ _____ Last Payment Date _____

Additional Information:

*****Below is for AACA use only*****

Date Received: _____ Portfolio Code: _____
Officer Code: _____ Client Code: _____

**Law Firm Standards
Of the**

**American Alliance of
Creditor Attorneys**

For additional information, contact:

Thomas J. Balcerzak
President
2550 Corporate Exchange Drive, Suite 204
Columbus, OH 43231
Phone (614) 523-2251
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Law Firm Requirements

A. Law Firm Qualifications

AACA seeks to obtain strong, experienced, and reputable law firms with significant practices in the area of creditors' remedies.

1. Must have experienced attorneys with a substantial practice in the area of creditors' remedies, and a minimum of 10 years experience in creditors' remedies.
2. Utilize attorneys who are licensed to practice law and in good standing in the state(s) in which they represent AACA Clients.
3. A substantial portion of the firm's revenue must be derived from collections.
4. Allow AACA the right to research and inquire into firm's credit record and to include the credit information as a permanent part of the application. Submit a financial statement for the two (2) years preceding the year in which application is made along with a year-to-date financial statement in such form and with such financial information as may be determined from time to time by the Board of Directors.
5. Agree to comply with any and all AACA By-Laws, Law Firm Standards, and guidelines for network activity, audits and codes of professional responsibility.
6. Complete a Firm Profile as requested by AACA.
7. Provide proof of malpractice, general liability, other insurance coverage, and bonding annually and/or as requested by AACA and/or its Clients.
8. Own or be willing to purchase computer hardware and software approved by AACA and further willing to purchase a software license and related equipment required by AACA to interface with the network.
9. Sign and comply with the Collection Attorney Agreement.

AACA places files electronically with law firms. Firms are required to produce system generated reports on a timely basis in a format provided by AACA.

Law Firms are eligible to receive all files from AACA Clients for their geographic area of coverage if the law firm offers such services. The fee basis is dictated by the contract between AACA and the Client.

On-Going Requirements of All Law Firms

To uphold the integrity of the organization and to ensure our Clients of the best possible representation, all AACA firms agree to abide by standards, which may be amended from time to time

at the discretion of the AACA Board of Directors. A copy of AACA's Law Firm Standards, together with the By-Laws of the organization, is provided to each applicant.

B. Law Firm Profiles

AACA will retain on file a profile of each firm. The information provided is detailed on the attached Exhibit "A". Such information will be updated at AACA's request, when a major change occurs within the firm, as well as in December of each year.

C. Firm Conduct

1. Malpractice Insurance

All AACA firms will carry professional malpractice insurance in an amount specified by the Committee on Admissions and Allocations to meet the requirements of AACA Clients.

2. Compliance with the Law

AACA firms shall comply with all applicable federal, state, county and local laws, ordinances, regulations and codes in the performance of their obligations to our Clients, including, without limitation, the Fair Debt Collection Practices Act and the rules and regulations of the Federal Trade Commission.

3. Rules of Professional Conduct

AACA firms shall comply with all applicable rules of professional conduct, to conduct their collection activity in a courteous, dignified and business-like manner, and to refrain from any practice which may adversely reflect upon the reputation of our clients or AACA.

4. Confidentiality

AACA firms shall respect the confidentiality of the attorney/client relationship as prescribed by applicable rules of professional conduct. Firms shall not divulge to third parties, without the prior written consent of the Client, any information obtained from or through the client in connection with the performance of their agreement, except as otherwise necessary to fulfill its responsibilities under AACA's agreement with such client.

5. Reporting Complaints

AACA Firms shall report:

- a. Any fair debt complaint, whether or not involving an AACA Client.
- b. Any complaint involving misuse of Client funds.
- c. Any ethics complaint as to any AACA Client business.

- d. Any sanctions imposed as to any non-AACA Client business.

Such report shall be made to AACA within ten (10) days of their notification of such complaint.

6. Fees

Administrative costs of the AACA organization are covered by fees and charges assessed pursuant to the By-Laws. All amounts are payable upon the member's receipt of the statement. If a member's account exceeds sixty (60) days past due, the Board of Directors will be notified and the firm will be subject to termination.

7. Termination

In the event the AACA Board of Directors finds that a firm has violated these Standards, the Board will act accordingly up to and including termination.

In the event a firm's relationship with AACA is terminated, AACA shall have the absolute right to:

- a. Recover all files placed; or
- b. Require that all files placed be returned to the Client directly; or
- c. Allow the files to remain with the former AACA member.

In no event shall the former AACA firm be entitled to further or additional compensation for files recovered by AACA or returned to a Client, or to AACA.

D. Conflicts of Interest

AACA firms shall report any conflict to the Client and allow the client to make the decision whether the firm will pursue activity on that file.

E. Client Relations

AACA recognizes the importance of maintaining a well-served and highly satisfied Client base and will place the highest priority in providing such service to our Clients. To that end, AACA firms shall:

1. Promptly and courteously respond to all AACA or Client inquires.
2. Act with diligence and promptness in representing all Clients.
3. AACA firms will notify a Client immediately of any counterclaims, cross claims or special defense filed by debtors with regard to Client accounts.
4. AACA firms will report all adverse decisions on Client files in a timely manner.

F. File Management and Quality Control

1. Diligent Representation

a. Pre-litigation Collection - Initial Activity

- (1) Firms shall acknowledge receipt of a claim within two (2) business days.
- (2) Firms shall, if required, send a demand letter to debtor within three (3) business days of placement.
- (3) Firms shall commence skip tracing procedures upon notification of invalid address or wrong phone number.
- (4) Firms shall make every effort to contact the debtor to expedite collection of claim without the necessity of legal action, unless otherwise required by Client.
- (5) Firms shall make two (2) telephone attempts per week to contact debtor until satisfactory payment arrangements are established or litigation is commenced.
- (6) Firms shall conduct pre-suit collections in accordance with individual Client requirements.
- (7) Firms shall make a telephone attempt to contact debtor within one (1) business day of receipt of a NSF check, and within two (2) business days after a broken promise.

b. Commencement of Legal Action

- (1) Firms shall initiate legal action pursuant to Client requirements and in accordance with jurisdiction mandates.
- (2) As needed, Firms shall commence appropriate discovery proceedings within ten (10) business days after receipt of an answer, unless satisfactory arrangements for payment have been obtained.
- (3) Firms shall diligently prosecute a pending case, including perfection of service, obtaining Client affidavit, if necessary, filing appropriate motion for judgment, and obtaining a trial date.
- (4) Firms shall notify Client of witness requirements within five (5) business days of receipt of trial notice date.
- (5) Firms shall, if no responsive pleading has been served, file an appropriate motion for judgment within five (5) business days after expiration of debtor's answer date or receipt of Client affidavit, if required.

c. Post-Judgment Procedures

(1) Firms shall, within five (5) business days of judgment, commence appropriate proceedings in aid of execution of judgment, including, but not limited to, the filing of a writ of execution, garnishment, judgment lien, and asset examination.

d. General Standards

(1) Firms shall, unless otherwise required by client, review claim within sixty (60) days after placement to determine if suit is appropriate.

(2) Firms shall, unless otherwise required by client, review claim every ninety (90) days after placement. After three (3) reviews with no change in claim status, member shall make a determination to close file or recommend further action to Client.

(3) Firms shall continue to update asset and employment information of debtor.

(4) Firms shall comply with all jurisdictional rules and the Fair Debt Collection Practices Act.

(5) Firms shall promptly issue Client reports and remit collection proceeds as required by Client.

(6) Firms shall permit reasonable audits by AACA representatives or AACA Clients as required by contract, either on-site or electronically, of services rendered on behalf of AACA Clients, and will furnish reports as required.

(7) AACA firm collection supervisors will review accounts as needed in order to ensure the proper, regular working of placed accounts.

(8) AACA firms shall keep accurate records of all expenses related to client files.

2. Remittance

a. All collections made and remitted by AACA firm shall be deposited in a trust account.

b. Collection payments received will be remitted to Client on a regular basis as agreed to by Client and AACA.

3. Technology and Personnel

All AACA firms will utilize only the computer software and support vendor(s) compatible with AACA hardware/software. AACA recognizes that in order for AACA to comply with

reporting requirements to Clients, it is incumbent upon each member to ensure that their computer equipment, as well as their personnel, maintains a responsive position. To that end, AACA firms will:

- a. Have trained back-up personnel for each position that interfaces with AACA and the endorsed support vendor.
- b. Back up all programs not less frequently than daily and remove all back up material to a safe place.
- c. Maintain a dial-in modem and dedicated telephone line in a constant state of readiness on their system.
- d. In a timely manner, comply with guidelines set forth for each Client, as well as all reasonable requests for information from AACA and/or the support vendor.

4. Audits

Maintenance of a high quality product is of utmost importance to AACA. To this end, reasonable audits of AACA Client accounts may be performed by an AACA or Client representative on-site or via telecommunications. Information obtained from such audit will remain confidential. In fact, the implemented CheckFree product has a complete supervisor review function that will provide AACA central the capability to independently audit each firm both online real-time and through detailed centralized reports.

AACA shall be empowered with the duty of developing, implementing, conducting semi-annual or as directed by the President, random quality assurance audits of all AACA firms. In the event of violations of standards of practice or rules of professional conduct, within thirty (30) days, the President shall disclose said finding and counsel with the firm, setting an appropriate remedial course of action.

5. Law Firm Performance Statistics

AACA may request and review statistics and performance reports from AACA firms upon reasonable notice at any time. AACA may also request and obtain information from third party providers to AACA firms. If a firm's performance, as measured by obtainable statistical data, is significantly less than other AACA firms, the President may make inquiry into the cause and report their findings to the Board of Directors for review.

G. Education and Training

1. Continuing Legal Education

AACA firms will fulfill the requirements of their state bar association in the area of continuing legal education.

2. Computer Software

All AACA firms shall send at least one representative through the formal training program provided by the AACA designated support vendor of the computer software endorsed by AACA. Such representative may then serve as an in-house trainer for the firm.

3. Maintaining Active Memberships

a. All AACA firms will be active in the AACA endorsed computer software users' group.

b. AACA and its support vendor conduct meetings each year devoted to business and supporting our firms' training in legal areas. A representative from each AACA firm will attend at least one annual training session sponsored by AACA each year, and attend at least one computer users' group meeting each year.

H. Business Development

A goal of AACA is to continually increase the number of Clients we represent without sacrificing the quality of service we provide. Each AACA firm shall contribute to the development of new Clients.



American Alliance of Creditor Attorneys, Inc. (AACCA) Application for Membership

This is an application for membership to the American Alliance of Creditor Attorneys, Inc., (AACCA). The application is the property of AACCA and may not be reproduced, published or provided to non-applying parties without the express written consent of AACCA. All financial and credit information contained within the profile in this application, or accompanying documentation will be kept in the strictest of confidence and provided only to those members of AACCA as deemed necessary by the Board of Directors.

This application for membership is not a guarantee of acceptance into AACCA.

By making this application for membership, the applicant agrees to the following:

- (1) To allow AACCA the right to research and inquire into your credit record and to include the credit information as a permanent part of the application.
- (2) In the event of acceptance to AACCA membership, the applicant agrees to be bound by any and all governing documents of AACCA, including but not limited to the By-Laws and Member Standards.
- (3) To accept the decision by AACCA with respect to this application as final.
- (4) To hold AACCA harmless for any and all changes that it may incur as a result of any action or claims taken against AACCA resulting directly or indirectly from the applicants application, and/or resulting membership in AACCA.
- (5) If admitted into AACCA, each member firm will provide AACCA with a list of the member’s clients that could benefit from AACCA regional or national representation. Thereafter, each member will be responsible for identifying potential new clients and will work cooperatively with others in AACCA to pursue possible business opportunities with those identified.
- (6) To pay invoices from AACCA promptly. Members pay a penalty of one and one-half percent (1.5%) per month on amounts not paid within forty-five (45) days of the date of invoice.
- (7) Termination in AACCA:
 - (a) May cause all or some active files to be returned to AACCA or AACCA clients
 - (b) That all responsibilities of active membership remain while accounts are retained by Member Firm.
- (8) To sign and return the Collection Attorney Agreement.

I. Application Information

Firm Name: _____

Date of Application: _____

II. Firm Profile

A. General Information

Firm Street Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: () _____ Facsimile: () _____

Web URL: _____ Email: _____

Does your firm have internet access: Yes _____ No _____ Type of Organization: _____

Date firm was founded: _____

B. AACA Representative

Name: _____

Position: _____ Length of time with this Firm: _____

Home Street Address: _____

City: _____ State: _____ Zip Code: _____

Telephone: () _____ Spouse Name _____

AACA Alternate

Name: _____

Position: _____ Length of time with this Firm: _____

Will the Primary Contact for your firm be the same as the AACA Representative listed above?

(The Primary Contact will be the person that AACA, as well as clients will contact for all matters relating to files, procedures and/or firm updates. The person listed as Primary Contact should be easily accessible, up to date on all AACA matters and have access to the AACA web page as well as AACA mail.)

If not, please list the person who will be the AACA Primary Contact: _____

Remitting Contact: _____

Reporting Contact: _____

AACA Computer Coordinator: _____

C. Personnel

Please list the number of each and count individuals only once. Should more than one category be required, please divide (ie: ½ individual).

- Partners/Shareholders** _____
- Associates** _____
- Paralegal/Legal Asst** _____
- Investigators** _____
- Skip Tracers** _____
- Collectors** _____
- Department File Clerks** _____
- Law Clerks** _____
- Administrative Staff** _____
- Legal Secretaries** _____
- Marketing Staff** _____
- Others** _____
- Total Attorneys & Staff** _____

--	--	--	--

Part-time Category Below – Please note: this is the amount of time the employee spends on that particular area and not an indicator of whether the employee is a full-time or part-time employee with the firm.

	Full-time	Part-time	Avg. # hours per day
Of the total attorneys, how many are involved in collections?			
If your employees do “cradle to grave” collections (work on file from beginning to end), how many collectors are allocated to your collection process?			
If your employees do not work “cradle to grave” collections, how many do “pre-suit” work?			
If your employees do not work “cradle to grave” collections, how many do “post-suit” work?			
Below are “other” employees allocated to collection process:			
Secretaries			
Bookkeepers			
Paralegals/Legal Asst.			
Skip-Tracers			
Other			

D. Areas of Practice

<u>Firms Practice by Area of Law</u>	<u>%</u>	<u>Firms Practice by Industry Type</u>	<u>%</u>
Administrative Law		Aviation	
Antitrust		Banking/Financial Services	
Bankruptcy		Construction Law	
Business Litigation		Education	
Corporate Law		Engineering	
Creditors Remedies/Collections		Environmental	
Criminal		Equine	
Employment/Labor Law		Franchising	
Entertainment Law		Government	
Estate Planning/Trusts/Probate		Health Care	
Family Law		Insurance	
Government Relations/Lobbying		Maritime Law	
Immigration		Real Estate	
Intellectual Property		Sports	
International Law		Utility	
Malpractice		Other	
Mergers & Acquisitions			
Pensions and Profit Sharing			
Personal Injury			
Real Estate			
Workers Compensation			
Other			
<u>Total Percent to equal 100%</u>		<u>Total Percent to equal 100%</u>	

In what state(s) are your attorneys licensed to practice?

State: _____ # of Attorneys: _____

State: _____ # of Attorneys: _____

State: _____ # of Attorneys: _____

State: _____ # of Attorneys: _____

E. Range of Billing Rates

Partners/Shareholders	\$ _____	to	\$ _____
Associates	\$ _____	to	\$ _____
Paralegal/Legal Asst.	\$ _____	to	\$ _____

Other	\$ _____	to	\$ _____
	\$ _____	to	\$ _____
	\$ _____	to	\$ _____

F. Specialists/Ratings

Do any members of your firm have certification in specialty areas?

If so, please describe: _____

What is your Martindale Hubbell rating? _____

G. Malpractice Coverage

Does your firm have Professional Liability Insurance coverage?

Insurer: _____ Policy Limits: _____

Deductible: _____ Expiration Date: _____

Does your firm have employee dishonest/fidelity bond? _____ Policy Limits: _____

Describe any disciplinary action taken against your firm or a member of your firm during the last five (5) years. Please provide a brief description of the facts and the outcome:

H. Firm Administration

If your firm has a managing partner, please identify: _____

If your firm has a marketing director, please identify: _____

Is your firm a member of any network or affiliation of law firms? If yes, please describe: (Please exclude bar associations, educational associations and philanthropic associations.) _____

I. Creditors' Remedies/Collections Area

Attorney responsible for collection operations: _____

Tenure with firm and length of experience in collections: _____

Length of time the firm has been engaged in collections: _____

What type of collection files will your firm handle? On a scale of one to ten (1-10) with ten (10) being collection of only suit-ready files, and one (1) being collection of any degree of pre-judgment files:

J. Collection Software

Date system installed: _____

Name of Software installed: _____

Type of Hardware installed: _____

Number of workstations installed in collection department:

Terminals: _____ PC's: _____

During the past 12 months what was the average number of active collection files in your office? _____

Of these accounts:

- a) What percent is forwarded? _____
- b) What percent is direct? _____

The majority of collection files handled by your office are:

- a) Forwarded Commercial? _____
- b) Retail & Credit Card? _____
- c) Medical? _____
- d) Auto Deficiencies? _____
- e) Subrogation? _____
- f) Educational Loans? _____
- g) Bankruptcy? _____

K. Other Areas of Service You Will Provide to AACA Clients

AACA clients have requested a list of firms who feel they do a very good job for clients working in the following areas. If you believe your firm can meet this expectation, please indicate "yes" below and what counties or geographical areas you would do the work in for AACA clients:

Counties/Geographical area in which your firm will perform the work marked "yes" below

Bankruptcy:

Chapter 7:

Attend 341 hearings:	Yes ___	No ___
Preparation and execution of reaffirmation hearings:	Yes ___	No ___
Filing Proof of Claims:	Yes ___	No ___
Preparation and filing of Agreed Orders:	Yes ___	No ___
Preparation, filing and defending adversarial proceedings:	Yes ___	No ___
Depose Debtors:	Yes ___	No ___

Other: _____:

Chapter 13:

Filing Proof of Claims:	Yes ___	No ___
Review budgets and schedules for errors and abnormalities:	Yes ___	No ___
Prepare and argue objections to plans:	Yes ___	No ___
Prepare objections and to argue modifications to plans:	Yes ___	No ___
Prepare and file Agreed Orders to terminate stays:	Yes ___	No ___
Prepare, file and argue Motions to avoid liens:	Yes ___	No ___
Attend 341 meeting and confirmation hearings:	Yes ___	No ___
Prepare, file and argue Motions to Dismiss:	Yes ___	No ___
Perform Debtor depositions:	Yes ___	No ___

Other:

Regulatory/Compliance Work:	Yes ___	No ___
Complex Litigation:	Yes ___	No ___
Deficiency:	Yes ___	No ___
Estate/Probate Work:		
Titles:	Yes ___	No ___
Closings:	Yes ___	No ___
Foreclosures:	Yes ___	No ___
Other _____:		
Replevins:	Yes ___	No ___

Other _____

III. Geographical Territory for Coverage

Territory Requested: _____
(Attach a map indicating the areas in which you presently practice and those for which you are applying)

IV. References

Please list three (3) client references as to your practice, character and general reputation as a law firm:

<u>Business</u>	<u>Contact Name</u>	<u>City/State</u>	<u>Telephone Number</u>

V. Financial Statement

Please submit with this application a financial statement for the current year to date and/or the two (2) years preceding the year in which application is made.

VI. Insurance

Please submit proof of Professional Liability Insurance coverage with your completed application.

Also note that if your application is approved, you will be required to meet insurance guidelines of each AACA client and to provide the documentation they request. At this time, insurance requirements are as follows:

- Professional Liability Insurance in the amount of \$500,000
- Fidelity Bond in the amount of \$300,000 (required for specific clients)

VII. Fees

Fees vary from client to client. However, the following fees are most commonly applicable:

- \$15.00 Per File Received
- Three to five percent (3% - 5%) of All Collections

VIII. Firm Clientele

Please list your firms "Top Ten" Clients and briefly describe the nature of work performed by your firm on their behalf:

	<u>Client Name</u>	<u>Type of Business</u>	<u>Work Performed</u>
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____
7.	_____	_____	_____
8.	_____	_____	_____
9.	_____	_____	_____
10.	_____	_____	_____

Please list your firms "Top Ten" Collections Clients and briefly describe the nature of work performed by your firm on their behalf:

	<u>Client Name</u>	<u>Type of Business</u>	<u>Work Performed</u>	<u>Average # of Active Files</u>	<u>Average # of Monthly Placements</u>	<u>Average # of Recovery Rate</u>
1.	_____	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____	_____
5.	_____	_____	_____	_____	_____	_____
6.	_____	_____	_____	_____	_____	_____
7.	_____	_____	_____	_____	_____	_____
8.	_____	_____	_____	_____	_____	_____
9.	_____	_____	_____	_____	_____	_____
10.	_____	_____	_____	_____	_____	_____

IX. Signature

By executing this application for membership, the applying firm agrees to abide by the terms and conditions herein set forth:

1. That signature of person signing below is a (partner) (shareholder) in the law firm of _____ and has the authority to execute this application on behalf of the firm.
2. That (law firm) is applying for membership in the American Alliance of Creditor Attorneys (AACA).
3. That all said firm attorneys are duly licensed to practice law and are in good standing in the state in which firm’s principal offices are located.
4. That in those states where law firm practices law other than the state in which the principal offices are located, the firm’s attorneys practicing in those states are licensed and in good standing and have complied with the necessary rules and regulations set forth by the governing body with the responsibility of governing the practice of law in said state.
5. That signature of person signing below completes this application with personal knowledge of the facts herein and for the purpose of meeting the requirements for membership in AACA.

The applying firm also states that it has reviewed the completed application and that all information contained therein is accurate.

Signed this _____ day of _____ 200__.

By (Firm Member):

Responsible Member Authorized to Bind the Firm:

Reminder: Submit the following with your application:

- **Proof of Financial Liability Insurance**
- **Financial Statements – year to date and/or the two (2) years preceding the year in which application is made**

SUBMIT COMPLETED APPLICATION AND ATTACHMENTS TO:

*Thomas J. Balcerzak, President
American Alliance of Creditor Attorneys
2550 Corporate Exchange Drive, Suite 204
Columbus, Ohio 43231*

or via email



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About AACA

Headquartered in Columbus, Ohio, the AACA network is comprised of more than 2,700 collections personnel nationwide.

Created in 1989 as the first national network of creditor attorneys, AACA incorporated in 1995 to market its services to the debt collection industry. Since then, AACA has grown to become the first national forwarder of consumer debt.

AACA is founded on the principles of:

- Efficient and effective debt collection service through a nationwide network of collection attorneys
- Maximizing the Client's net return
- Continuing investment in the most advanced technology solutions



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AACA Services

AACA is a proud service provider to both collections clients and creditor law firms. As a national pre-legal collections, litigation, judgment and post-judgment collections network, AACA brings consistent results by providing personalized relationships, accurate financial reconciliation and customized reporting.



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AACA Client Services

AACA Clients can expect:

- One source for placing accounts for collection and litigation
- Consolidated remittances and fee invoices, with detailed transaction information
- One point of contact to communicate collections process policies, procedures and updates to our entire legal network
- ISO 17799 compliance ensuring the continuous security of all data
- Consolidated reporting
- Centralized, electronic audits of accounts
- Easy-to-understand access to track account information, reports and accounting transactions via our unique Pipeway system
- The vast resources of a large national network with the ease of a single point of contact
- Dedicated staff members working to ensure the best collection performance outcomes



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AACA Law Firm Benefits

AACA's law firms are committed to providing the best service to our clients. Law firms that work with AACA can expect:

- A secure website providing proprietary resources, continuous updates and accessibility to data
- Client-approved service guides produced by AACA providing detailed procedures for the proper management of files, accessible on our secure website
- Safe and secure communication technology
- Easy-to-understand access to track account information, reports and accounting transactions, via our Pipeway system
- Consolidated court cost and fee reimbursement checks with detailed transaction reports
- Dedicated staff members working to ensure proper management of all accounts and effective, timely communication with the client



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About Pipeway

Pipeway® is AACA's proprietary, real-time web-based reporting tool that provides both AACA clients and network law firm's immediate access to the most current collections account information in a completely secure online environment.

Pipeway® presents color-coded "pipes" of data plotting individual files or batches against legal timelines, providing easy-to-review graphics and spreadsheets of file progress.

Pipeway® provides users:

- A common interface via a secure Internet site
- A data platform enabling advanced report writing
- All relevant information in a simple, yet powerful, graphic presentation
- The ability to view individual file data
- Secure access tailored to log-in permissions
- A color-coded system that enables easy review

Learn more about the paths of Pipeway® by clicking on the colored circles below.



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About Pipeway Pipes

Blue

Suit Tracking Pipe

The account or group of accounts is moving through the legal process in an anticipated fashion. Users can access specific associated information by navigating to specific categories within the data such as Balance Due and Place of Employment.



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Green

Payment Pipe

The account or group of accounts is receiving payment. The Payment Pipe compares total payment on individual files to total payments for the entire batch. Users can also access key associated files, individual payment details and the judgment amount for accounts for which a judgment has been obtained.



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Red

Closed File Pipe

The account or group of accounts has been designated closed by the law firm or client. Users can access individual files to review the reasons for closing.

Orange

Exception Management Pipe

Accounts associated with circumstances that have disturbed the anticipated suit flow are placed in the Exception Management Pipe from the Suit Tracking Pipe.

By analyzing accounts in the Exception Management Pipe, users can determine issues associated with the portfolio, jurisdiction, law firm or other factors contributing to delay, that when resolved will permit better account selection and improved litigation management. AACA also sends individual reports to law firms affiliated with each file that is not progressing out of the Exception Management Pipe.

Once moving forward at an expected pace, accounts are placed back into the Suit Tracking/Blue pipe or into another relevant category.

Purple

Non-Performing Judgment Pipe

Accounts for which judgment has been obtained, but activity or payment has not kept pace with expectations. By mining the wealth of judgments that AACA law firms have been able to obtain by state or law firm, users can better determine the most cost-effective way of pursuing judgment enforcement based on individual accounts, portfolios and batches of files.

Likewise, AACA generates reports on files in the Non-Performing Judgment Pipe to assist the relevant law firms by providing feedback targeting post-judgment collection activity.



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Frequently Asked Questions

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How can we become an AACA Law Firm?

- Attorneys and attorney groups wishing to join the AACA network must meet specific requirements, complete a questionnaire and sign an Attorney Services Agreement.
- To learn more about joining the AACA network, please visit [Becoming an AACA Law Firm](#).

What is the cost to join the AACA Network?

- AACA does not charge firms an annual fee; however, AACA does charge a file placement fee.

Are there territorial restrictions?

- AACA does not offer exclusive territorial rights. Placement allocations are based upon state and volume.

Does AACA require us to purchase any special software?

- No, AACA is able to interface with a myriad of software programs including Hubbard, Cogent, JST, Q-Law and CLS. Many of these companies have ready-made interface programs that already interface with the AACA program.

What type of files can a law firm expect?

- AACA solicits from all sectors of the retail and commercial industry; a majority of accounts will be from the credit card, landlord/tenant, auto deficiency and consumer retail debt sector.

Can we be assured that when a placement is received it is suit-ready?

- AACA works with clients to develop suit-ready criteria to assure that when a file is placed it has already been pre-screened based upon industry accepted standards.

What is Pipeway?

- Pipeway is AACA's proprietary, secure tracking, communication and analytic internet-based program.
- For more information on Pipeway, please visit our [About Pipeway](#) page.

What is the benefit of Pipeway to the law firm?

- It's free to use.
- Pipeway permits up-to-date review of accounting information for cash flow management.
- It allows AACA, its client and law firms to have access to the same information at the same time, thus promoting better communication and

understanding.


- Pipeway allows our network law firm staff to track account, portfolio and client activity to better manage your work flow.
- The analytical tools of Pipeway help management better allocate resources to increase profitability.
- AACA's unique color-coded Pipes and charts permit visual depictions of information for quick analysis and reference.
- Drill-downs allow the law firm to create more in-depth reports to allow for detailed analysis.
- For more information on Pipeway, please visit our [About Pipeway](#) page.



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Why do I need a legal program?

- Often the only way to collect from some debtors is to enforce your right to collect. A well-run legal program will increase your per-file return by giving you rights you don't have with a letter and call campaign. Not all accounts are appropriate, so AACA helps its clients by establishing prescreening standards to maximize the efforts through the legal network.

How can we become an AACA client?

- Clients wishing to place file with the AACA legal collection and administration network are asked to complete a new Client Questionnaire to assist AACA in developing a legal program that best suits their needs.
- To learn more about becoming a client of AACA's, please visit [Becoming an AACA Client](#).

What is the cost of AACA's services to the client?

- AACA fees are based upon the quality and volume of the accounts placed with AACA. Once AACA has received a completed questionnaire and a sample of the client's placements, a fee schedule will be negotiated. The fee to clients range from 25% to 40% depending upon the type of work, quality of the placements and the volume placed. Rates for non-garnishment states are 3% higher.

Are AACA law firms insured?

- Yes; AACA requires all of their law firms to maintain a minimum of \$1 million in Professional Liability Insurance.

How does AACA qualify their law firms?

- AACA insists on high standards in selecting law firms as AACA service providers. Law firms are screened prior to becoming associated with AACA and must meet specific requirements prior to AACA agreeing to include them in the network.
- For more information on AACA's requirements, please view the [AACA Law Firm Standards](#).

How does AACA determine who receives my files?

- Files are placed with law firms in the AACA network that are licensed in the jurisdiction where suit would be filed in the closest proximity to the debtor's location. AACA does not issue exclusive licenses to any particular territory and is therefore free to assign placements to the firm best qualified to do the work.

How does AACA assure that the law firm continues to provide quality service?

- AACA tracks the files through its proprietary software program which sets milestones to be met to assure that accounts are moving through the litigation process. The AACA team of Accounting Associates, Liaisons and area Specialist work on a daily basis with firms to assure smooth file management. AACA also conducts regular reviews and audits to verify data and proper file and funds management.

What is Pipeway?

- Pipeway is AACA's proprietary, secure tracking, communication and analytic internet-based program.
- For more information on Pipeway, please visit our [About Pipeway](#) page.

What is the benefit of Pipeway to the client?

- It's free to use.
- Pipeway permits up-to-date review of accounting information for cash flow management.
- It allows AACA, its clients and law firms to have access to the same information at the same time, thus promoting better communication and understanding.
- Pipeway allows our client's staff to track account, portfolio and law firm activity to better evaluate the quality of placements and refine its selection criteria.
- The analytical tools of Pipeway help management better allocate resources to increase profitability.
- AACA's unique color-coded Pipes and charts permit visual depictions of information for quick analysis and reference.
- Drill-downs allow the client to create more in-depth reports to allow for detailed analysis.
- For more information on Pipeway, please visit our [About Pipeway](#) page.



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Meet AACA

Visit AACA at these industry events in 2012.

2012 Conferences

Debt Buyers
February 7 - 9
Aria Las Vegas
Las Vegas, NV

NARCA Spring
May 16 - 19
Hilton San Diego Bayfront
San Diego, CA

NARCA Fall
October 17 - 20
Marriott Baltimore Waterfront
Baltimore, MD

To arrange a meeting with AACA representatives at one of the conferences listed above, please contact Terri at tmayerhofer@aacanet.org.



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Accounting Department

Tamara Wright
Accounting Manager

Tami Wright joined AACA in 1998 as an Accounting Associate. Due to her extensive knowledge of AACA systems, Tami was promoted to Accounting Manager in 2003. In addition to overseeing AACA Accounting Associates, Tami also handles numerous accounting duties such as reconciliation of accounts, payroll and quality assurance. Tami has an educational background in social work from Ohio University and The Ohio State University and previously worked for Moundbuilders Guidance Center. With over 10 years of experience at AACA, Tami is an integral part of the AACA team in her dedication to our clients and firms.



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Cheryl Levak
Accounting Supervisor

As Accounting Supervisor, Cheryl Levak is responsible for the reimbursement of fees and costs to AACA law firms, as well as providing resolution to inquiries pertaining to remittances and court costs. Prior to working for AACA, Cheryl worked in customer service at JP Morgan Chase. Cheryl attended Penn Commercial Business School in Pennsylvania, where she majored in accounting, and also studied business administration at Indiana Wesleyan University.

Daniel Dietzel
Accounting Associate

As Accounting Associate, Daniel Dietzel is responsible for reviewing and accurately processing remittances and cost invoices from our law firms as well as consolidating and submitting these payments and invoices to the client promptly. Hired in December 2009, Daniel has a Bachelor's Degree in Psychology from The Ohio State University and previously worked for Ashland Inc. for four years.

Cindy Beyer
Accounting Associate

As Accounting Associate, Cindy Beyer is in charge of processing payments and costs for AACA firms as well as submitting payments and invoices to the correct clients. Cindy was hired in 2011, and is attending Franklin University to obtain her bachelor's degree in healthcare management.

Compliance and Development

Mindy Crowley

Liaison: Paralegal

Mindy Crowley serves in our Compliance and Development Department as a Liaison dealing with day-to-day issues, disputes, documentation and legal review of accounts. She works closely with law firms and clients to assist them in understanding the AACA network, coordinating projects and resolving inquiries. Mindy is a degreed Paralegal with experience in collection, probate, bankruptcy and domestic law. She has served as an AACA employee for more than 10 years and also possesses 13 years of experience in the legal system.

Rhea Cofer *Compliance Analyst*

As Compliance Analyst, Rhea Cofer is responsible for communicating with AACA clients and law firm personnel to help coordinate information flow and account status updates between the two as well as analyze performance and account information. Rhea is a soon to be graduate from Franklin University with a Bachelor's degree in Financial Managemnet. Prior to coming to AACA she worked in the field of finance as an administrative assistant and a processing coordinator for a nationwide preservation company.

Janine Hebenthal *Inventory Control*

Janine works in Inventory Control and is responsible for reviewing all firm open inventory reconciliation reports and working with the firms to reconcile their inventory with AACA's records. She also reviews firm translation matrixes and rejection reports to correct any coding problems. Janine first came to AACA in May 2011. She has a paralegal certification from Penn State University and a Judicial Information Reporting Technology certification from Stark State Technical College. She has more than eights years of experience working in a law office and trust banking setting.

MIS Department

Donna Roberts *Manager of Computer Operations*

As Manager of Computer Operations, Donna Roberts is responsible for programming, ad hoc reporting, overseeing the processing of placements, recalling accounts, troubleshooting and technical support for AACA. Her extensive knowledge of AACA's systems, along with her ability to stay up-to-date on new technolgoy, ensures that our clients and law firms receive excellent technical support.

Prior to joining AACA in 1996, Donna worked for Hamilton, Kramer, Myers and Cheek, a predecessor to the current Cheek Law Firm, where during her 14 years she rose to the position of Network Administrator. Donna has an educational background in computer science and over 25 years of computer programming and administrative experience.

James Steinke *Programmer/Operator*

As Programmer/Operator for AACA, James Steinke performs file maintenance set-up, coordination of electronic files from law firms, file placements and equipment

maintenance, as well as writing CI programs and queries for various AACA system functions. James began employment with AACA in August of 2009 and previously worked for Midwest Express.

Web Services

Terri Mayerhofer

Web Services Supervisor

In her position as Web Services Supervisor, Terri Mayerhofer is responsible for assisting new law firms and clients with initial set up, AACA computer training programs, and also overseeing website design, development and implementation. Terri began at AACA as Administrative Assistant and previously served as Executive Assistant to the President and leadership team. Prior to joining AACA, Terri worked for Big Bear Stores in Operations, where she was responsible for software training for all store management teams in Ohio and West Virginia as well as serving as Executive Assistant to five District Managers and the President and Vice President of Big Bear.

Tara Ware

Communications Coordinator

As communications coordinator, Tara is responsible for all event planning including conferences, retreats and company events, as well as all aspects of marketing. Tara is also responsible for the daily upkeep of the AACA website for Clients and Law Firms. Before coming to AACA, Tara was the Administrative Assistant for TS Tech. Along with administrative duties and business planning she was also in charge of setting up and training all associates for their EAM system.



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Thomas J. Balcerzak, President

Tom Balcerzak became President of AACA January 25, 2008 having been named Vice President and in-house counsel in October 2007.

Prior to joining AACA staff, Tom was outside counsel for AACA where he became familiar with every aspect of the company's legal and business dealings. Working closely with AACA, Tom helped shape the vision, purpose and goals of AACA. Building on this strong foundation, Tom has continued to shape and define AACA to ensure its future growth.

A father of three, Tom earned his Juris Doctorate from Capital University Law School in 1989, having graduated from Indiana University in 1986, and is licensed in both Ohio and Florida. Tom practiced for 18 years prior to joining AACA.

Lisa Goodman, Vice President of Operations

A leader with AACA for more than 10 years, Lisa Goodman takes an active role in AACA operations and future planning as Vice President of Operations. Lisa leads AACA's financial, human resources and system services as well as security and physical functions. Her mission is to integrate these operations, leveraging new business and advanced technology, to achieve greater levels of efficiency while improving AACA's market responsiveness.

Prior to becoming Vice President of Operations, Lisa served as Director of Finance and Administration and implemented the automated processing of all court costs and legal fees decreasing processing time and ensuring better utilization of accounting staff.

Lisa previously worked with Origin Technologies, Inc. where she was responsible for the launch of Origin's Canadian operations as well as the implementation of its company-wide computerized billing system. With 20 years experience in accounting and corporate leadership. Lisa's expertise, knowledge and commitment to AACA's Clients and Law Firms is reflective of our overall quality of service.

Drew Moulton, Director of MIS

Director of MIS since 1995, Drew Moulton is responsible for the operation of all AACA computer systems and the development and implementation of new programs and processes. His extensive knowledge of AACA's systems and other systems

used by AACA Law Firms and Clients ensures that all electronic transactions are reported effectively to all users.

Prior to joining the AACA staff, Drew worked as an Analyst / Programmer on IBM Midrange computers for 16 years. Drew is a former President and Board Member of ASU Columbus, Ohio's AS400 User's Group as well as a former User Board member for London Bridge Software representing RMS on AS400 machines.

Drew received his Bachelor's in Mathematics and Physical Science in 1981 and his Bachelor's in Electrical Engineering in 1983, both from The Ohio State University

To contact AACA, or for more information, please e-mail information@aacanet.org .



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