

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
Balance Review	(b)(4) entire inventory	entire inventory	0	95.3%	Where transaction posted to Prin after last reconciliation- interest too high	Revised payment processing to account for recalculation of interest back to the effective date of the transaction, then apply transaction and calc interest from effective date to current date	New process implemented. Ongoing auditing and utilization of reconciliation file to audit and adjust balances
Phone Calls Attempted	865,426	865,426	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	30,577	30577	0	0	n/a	n/a	n/a
Borrower Call-Ins	14,060	14060	0	0	n/a	n/a	n/a
Correspondence	1,674	100	0	0	none	none needed	ongoing review
Delinquent Accounts	144	30	1	3%	60 day gap where call attempts were not made to borrower	Collector retraining on rescheduling accounts for continuous followup in queue	Improve management audit procedures
AWG Accounts	206	206	0	0	n/a	n/a	n/a
Litigation Packages	2	0	n/a	n/a	n/a	n/a	n/a
Compromises Offered	132	132	6	4.5%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	19	19	0	0	n/a	n/a	n/a
LVCs	31	31	7	22.6%	1 Name, references 2 Misspelled, 3 Signature on ADOI	Updated information, Obtained informatin	Ongoing training for existing & new reps

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			%	#			
Rehabilitation's Offered	(b)(4) 989	989	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	475	475	n/a	n/a	n/a	n/a	n/a
Letters Generated	27,042	27,042	n/a	n/a	n/a	n/a	n/a
Death Resolutions	97	97	0	0	n/a	n/a	n/a
Disability Resolutions	82	82	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	1	1	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	119	119	0	0	n/a	n/a	n/a
EFT - Account Update	32	32	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	7	7	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	55	55	0	0	n/a	n/a	n/a
Accounts Recalled by ED	4	4	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance.	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	25	25	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 300	300	1	99.7%	Where transaction posted to Prin after last reconciliation-interest too high	Revised payment processing to account for recalculation of interest back to the effective date of the transaction, then apply transaction and calc interest from effective date to current date	New process implemented. Ongoing auditing and utilization of reconciliation file to audit and adjust balances
Phone Calls Attempted	686,262	686,262	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	20,634	20634	0	0	n/a	n/a	n/a
Borrower Call-Ins	13,384	13384	0	0	n/a	n/a	n/a
Correspondence	1,289	100	0	0	none	none needed	ongoing review
Delinquent Accounts	130	25	0	0%	60 day gap where call attempts were not made to borrower	Collector retraining on rescheduling accounts for continuous followup in queue	Improve management audit procedures
AWG Accounts	314	314	0	0	n/a	n/a	n/a
Litigation Packages	0	0	n/a	n/a	n/a	n/a	n/a
Compromises Offered	123	123	8	6.5%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	4	4	0	0	n/a	n/a	n/a
LVCs	24	24	8	33.3%	1 Name, references 2 Misspelled, Signature on ADOI	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	793	793	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Rehabilitation's Submitted	(b)(4) 385	385	n/a	n/a	n/a	n/a	n/a
Letters Generated	24,414	24,414	n/a	n/a	n/a	n/a	n/a
Death Resolutions	140	140	0	0	n/a	n/a	n/a
Disability Resolutions	83	83	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	1	1	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	54	54	0	0	n/a	n/a	n/a
EFT - Account Update	25	25	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	5	5	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	46	46	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance.	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	29	29	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 100%	100%			See info sent to COR related to the CIE failure, root causes, changes made	See info sent to COR related to the CIE failure, root causes, changes made	See info sent to COR related to the CIE failure, root causes, changes made
Phone Calls Attempted	1,081,688	1,081,688	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	52,084	52084	0	0	n/a	n/a	n/a
Borrower Call-Ins	9,887	9887	0	0	n/a	n/a	n/a
Correspondence	1,584	100	0	0	none	none needed	ongoing review
Delinquent Accounts	146	30	3	10%	60 day gap where call attempts were not made to borrower	Collector retraining on rescheduling accounts for continuous followup in queue	Improve management audit procedures
AWG Accounts	513	513	0	0	n/a	n/a	n/a
Litigation Packages	8	8	n/a	n/a	n/a	n/a	n/a
Compromises Offered	162	162	11	6.8%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	6	6	0	0	n/a	n/a	n/a
LVCs	58	58	11	19.0%	1 Name, references 2 Misspelled, Signature on ADOI 3	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	597	597	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	381	381	n/a	n/a	n/a	n/a	n/a
Letters Generated	26,501	26,501	n/a	n/a	n/a	n/a	n/a
Death Resolutions	110	110	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Disability Resolutions	(b)(4) 91	91	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	78	78	0	0	n/a	n/a	n/a
EFT - Account Update	32	32	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	6	6	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	64	64	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	27	27	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) ALL	100%			small interest adj	updated to match	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,680,000	1,680,000	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	58,296	58296	0	0	n/a	n/a	n/a
Borrower Call-Ins	8,462	8462	0	0	n/a	n/a	n/a
Correspondence	1,286	100	0	0	none	none needed	ongoing review
Delinquent Accounts	3	3	0	0%	n/a	n/a	n/a
AWG Accounts	411	411	0	0	n/a	n/a	n/a
Litigation Packages	5	5	n/a	n/a	n/a	n/a	n/a
Compromises Offered	69	69	1	1.4%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	2	2	0	0	n/a	n/a	n/a
LVCs	69	69	8	11.6%	1 Name, references 2 Misspelled, Signature on ADOI 3	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	570	597	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	364	381	n/a	n/a	n/a	n/a	n/a
Letters Generated	35,946	35,946	n/a	n/a	n/a	n/a	n/a
Death Resolutions	64	64	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Disability Resolutions	(b)(4) 66	66	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	46	46	0	0	n/a	n/a	n/a
EFT - Account Update	30	30	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	5	5	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	36	36	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	27	27	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) ALL	100%			small interest adj	updated to match	Continued 100% review and audit of payment processing files
Phone Calls Attempted	2,200,000	2,200,000	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	67,583	67583	0	0	n/a	n/a	n/a
Borrower Call-Ins	13,182	13182	0	0	n/a	n/a	n/a
Correspondence	1,348	100	0	0	none	none needed	ongoing review
Delinquent Accounts	3	3	0	0%	n/a	n/a	n/a
AWG Accounts	316	316	0	0	n/a	n/a	n/a
Litigation Packages	1	1	n/a	n/a	n/a	n/a	n/a
Compromises Offered	102	102	5	4.9%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	5	5	0	0	n/a	n/a	n/a
LVCs	64	64	6	9.4%	1 Name, references 2 Misspelled, Signature on ADOI 3	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	726	726	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	481	481	n/a	n/a	n/a	n/a	n/a
Letters Generated	12,174	12,174	n/a	n/a	n/a	n/a	n/a
Death Resolutions	115	115	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Disability Resolutions	(b)(4) 60	60	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	2	2	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	74	74	0	0	n/a	n/a	n/a
EFT - Account Update	33	33	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	7	7	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	43	43	0	0	n/a	n/a	n/a
Accounts Recalled by ED	10	10	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	23	23	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	^{(b)(4)} ALL	100%			small interest adj	updated to match	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,031,122	1,031,122	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	35,240	35240	0	0	n/a	n/a	n/a
Borrower Call-Ins	11,449	11449	0	0	n/a	n/a	n/a
Correspondence	1,146	100	0	0	none	none needed	ongoing review
Delinquent Accounts	2	2	0	0%	n/a	n/a	Delinquent accounts are prepped for AWG, LIT or returned to ED
AWG Accounts	437	437	0	0	n/a	n/a	n/a
Litigation Packages	11	11	n/a	n/a	n/a	n/a	n/a
Compromises Offered	131	131	3	2.3%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	6	6	0	0	n/a	n/a	n/a
LVCs	54	54	6	11.1%	1.LVC did not match L102, 2.Ref incomplete, 3.LVC not signed, 4.Phone# no match, 5. Loan# no match	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	334	334	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	478	478	n/a	n/a	n/a	n/a	n/a
Letters Generated	51,019	51,019	n/a	n/a	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Death Resolutions	(b)(4) 97	97	0	0	n/a	n/a	n/a
Disability Resolutions	69	69	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	6	6	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	41	41	0	0	n/a	n/a	n/a
EFT - Account Update	27	27	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	4	4	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	40	40	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	21	21	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 88,626	88,626	385	0.43%	small interest adj	updated to match	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,112,621	1,112,621	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	34,900	34900	0	0	n/a	n/a	n/a
Borrower Call-Ins	12,099	12099	0	0	n/a	n/a	n/a
Correspondence	1,227	100	0	0	none	none needed	ongoing review
Delinquent Accounts	0	0	0	0%	n/a	n/a	Delinquent accounts are prepped for AWG, LIT or returned to ED
AWG Accounts	427	427	0	0	n/a	n/a	n/a
Litigation Packages	4	4	n/a	n/a	n/a	n/a	n/a
Compromises Offered	103	103	3	5.8%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	5	5	0	0	n/a	n/a	n/a
LVCs	62	62	5	8.1%	1 Prf of INC exp, 1 \$Amt, 1 Spouse info, 1 Acct# did not match, 1 SSN@ not match	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,001	1001	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	506	506	n/a	n/a	n/a	n/a	n/a
Letters Generated	38,946	38,946	n/a	n/a	n/a	n/a	n/a
Death Resolutions	94	94	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Disability Resolutions	(b)(4) 59	59	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	1	1	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	60	60	0	0	n/a	n/a	n/a
EFT - Account Update	24	24	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	4	4	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	26	26	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	21	21	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 74,216	74,216	514	0.69%	small interest adj	updated to match	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,207,218	1,207,218	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	45,723	45723	0	0	n/a	n/a	n/a
Borrower Call-Ins	14,602	14602	0	0	n/a	n/a	n/a
Correspondence	1,266	100	7	7%	none	none needed	ongoing review
Delinquent Accounts	0	0	0	0%	n/a	n/a	Delinquent accounts are prepped for AWG, LIT or returned to ED
AWG Accounts	503	503	0	0	n/a	n/a	n/a
Litigation Packages	6	6	n/a	n/a	n/a	n/a	n/a
Compromises Offered	111	111	13	11.7%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	5	5	0	0	n/a	n/a	n/a
LVCs	82	82	2	2.4%	1 Prf of INC exp, 1 \$Amt, 1 Spouse info, 1 Acct# did not match, 1 SSN@ not match	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	908	908	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	506	506	n/a	n/a	n/a	n/a	n/a
Letters Generated	32,570	32,570	n/a	n/a	n/a	n/a	n/a
Death Resolutions	125	125	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Disability Resolutions	(b)(4) 53	53	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	2	2	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	75	75	0	0	n/a	n/a	n/a
EFT - Account Update	26	26	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	5	5	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	16	16	0	0	n/a	n/a	n/a
Accounts Recalled by ED	10	10	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	17	17	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 7,231	7,231	1082	14%	issue with close, small interest adj	updated to match, reopened accts till open on FFEL	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,236,081	1,236,081	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	32,222	32222	0	0	n/a	n/a	n/a
Borrower Call-Ins	8,743	8743	0	0	n/a	n/a	n/a
Correspondence	1,227	100	1	1%	none	none needed	ongoing review
Delinquent Accounts	3	3	0	0%	n/a	n/a	Delinquent accounts are prepped for AWG, LIT or returned to ED
AWG Accounts	503	503	0	0	n/a	n/a	n/a
Litigation Packages	16	16	n/a	n/a	n/a	n/a	n/a
Compromises Offered	132	132	18	13.6%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	3	3	0	0	n/a	n/a	n/a
LVCs	60	60	1	1.7%	1. 2nd PG LVC not signed, 2. Signature on ADOI, 3. Misspelled	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	737	737	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	524	524	n/a	n/a	n/a	n/a	n/a
Letters Generated	36,853	36,853	n/a	n/a	n/a	n/a	n/a
Death Resolutions	59	59	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Disability Resolutions	(b)(4) 87	87	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	1	1	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	57	57	0	0	n/a	n/a	n/a
EFT - Account Update	26	26	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	6	6	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	12	12	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	13	13	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
Balance Review	(b)(4) 90,854	90,854	309	0.34%	issue with close, small interest adj	updated to match, reopened accts till open on FFEL	Continued 100% review and audit of payment processing files
Phone Calls Attempted	2,062,851	2,062,851	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	54,047	54047	0	0	n/a	n/a	n/a
Borrower Call-Ins	12,178	12178	0	0	n/a	n/a	n/a
Correspondence	1,304	65	2	3%	none	none needed	ongoing review
Delinquent Accounts	42	42	3	7%	n/a	n/a	Delinquent accounts are prepped for AWG, LIT or returned to ED
AWG Accounts	485	485	0	0	n/a	n/a	n/a
Litigation Packages	26	26	n/a	n/a	n/a	n/a	n/a
Compromises Offered	101	101	2	1.98%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	10	10	0	0	n/a	n/a	n/a
LVCs	114	114	19	16%	1. 2nd PG LVC not signed, 2. Signature on ADOI, 3. Misspelled	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,233	1233	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	556	556	n/a	n/a	n/a	n/a	n/a
Letters Generated	21,155	21,155	n/a	n/a	n/a	n/a	n/a
Death Resolutions	86	86	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		#	Description of Errors	Corrective Action	Preventive Measure
			%					
Disability Resolutions	(b)(4) 101	101	0	0		Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0		EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	68	68	0	0		n/a	n/a	n/a
EFT - Account Update	25	25	0	0		Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	5	5	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	13	13	0	0		n/a	n/a	n/a
Accounts Recalled by ED	10	10	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	1,353	1353	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	^{b)(4)} 67,639	67,639	341	0.5%	issue with close, small interest adj	updated to match, reopened accts till open on FFEL	Continued 100% review and audit of payment processing files
Phone Calls Attempted	2,394,078	1,294,078	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	68,103	68103	0	0	n/a	n/a	n/a
Borrower Call-Ins	14,760	14758	0	0	n/a	n/a	n/a
Correspondence	1,288	25	1	4%	none	none needed	ongoing review
Delinquent Accounts	59	59	6	10%	n/a	n/a	Delinquent accounts are prepped for AWG, LIT or returned to ED
AWG Accounts	520	520	0	0	n/a	n/a	n/a
Litigation Packages	2	2	n/a	n/a	n/a	n/a	n/a
Compromises Offered	205	205	12	5.9%	Compromise Letter not sent, Accounts updates	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ICRP Cons. Offered	10	10	0	0	n/a	n/a	n/a
LVCs	96	96	7	7%	1. 2nd PG LVC not signed, 2. Signature on ADOI, 3. Misspelled	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,233	1233	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials.	Continuous auditing
Rehabilitation's Submitted	471	471	n/a	n/a	n/a	n/a	n/a
Letters Generated	40,670	40,670	n/a	n/a	n/a	n/a	n/a
Death Resolutions	125	125	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Disability Resolutions	(b)(4) 101	101	0	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	19	19	0	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	73	73	0	0	0	n/a	n/a	n/a
EFT - Account Update	28	28	0	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	4	4	0	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	12	12	0	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	1,349	1349	0	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	^{(b)(4)} 62,641	62,641	354	0.57%	issue with close, small interest adj	updated to match, reopened accts till open on FFEL	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,368,643	1,368,643	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	53,700	53700	0	0	n/a	n/a	n/a
Borrower Call-Ins	11,978	11978	0	0	n/a	n/a	n/a
Correspondence	1,771	50	0	0%	none	none needed	ongoing review
Delinquent Accounts	44	44	3	6.8%	n/a	n/a	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	467	467	0	0	n/a	n/a	n/a
Litigation Packages	4	4	n/a	n/a	n/a	n/a	n/a
Compromises Offered	134	134	2	1.5%	L102 not updated correctly	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	1	1	0	0	n/a	n/a	n/a
ICRP Cons. Offered	6	6	0	0	n/a	n/a	n/a
LVCs	109	109	0	0%	1. 2nd PG LVC not signed, 2. Signature on ADOI, 3. Misspelled	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,083	1083	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	366	366	n/a	n/a	n/a	n/a	n/a
Letters Generated	49,545	49,545	n/a	n/a	n/a	n/a	n/a
Death Resolutions	98	98	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Disability Resolutions	(b)(4) 139	139	0	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	4	4	0	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	68	68	0	0	0	n/a	n/a	n/a
EFT - Account Update	33	33	0	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	4	4	0	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	17	17	0	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	144	144	0	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 90,576	90,576	438	0.48%	issue with close, small interest adj	updated to match, reopened accts till open on FFEL	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,338,329	1,338,329	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	42,615	42615	0	0	n/a	n/a	n/a
Borrower Call-Ins	11,691	11691	0	0	n/a	n/a	n/a
Correspondence	1,634	100	1	1%	none	none needed	ongoing review
Delinquent Accounts	10	10	1	10%	n/a	n/a	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	455	455	0	0	n/a	n/a	n/a
Litigation Packages	2	2	n/a	n/a	n/a	n/a	n/a
Compromises Offered	131	131	6	4.6%	L102 not updated correctly	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	6	6	0	0	n/a	n/a	n/a
LVCs	139	139	11	7.9%	1. Msgng Payoff, 2. Address, 3. Signature on ADOL, 4. Terms Alt, 5. Date	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,236	1236	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	376	376	n/a	n/a	n/a	n/a	n/a
Letters Generated	47,204	47,204	n/a	n/a	n/a	n/a	n/a
Death Resolutions	157	157	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found % #		Description of Errors	Corrective Action	Preventive Measure
Disability Resolutions	(b)(4) 71	71	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	1	1	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	104	104	0	0	n/a	n/a	n/a
EFT - Account Update	28	28	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	5	5	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	12	12	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	143	143	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b),(4) 89,082	89,082	809	0.91%	issue with close, small interest adj	updated to match, reopened accts till open on FFEL	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,581,123	1,581,123	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	49,638	49638	0	0	n/a	n/a	n/a
Borrower Call-Ins	14,640	14640	0	0	n/a	n/a	n/a
Correspondence	1,467	100	2	2%	none	none needed	ongoing review
Delinquent Accounts	22	22	1	4.5%	n/a	n/a	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	637	637	0	0	n/a	n/a	n/a
Litigation Packages	39	39	n/a	n/a	n/a	n/a	n/a
Compromises Offered	173	173	3	1.7%	L102 not updated correctly	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	6	6	0	0	n/a	n/a	n/a
LVCs	43	43	5	11.6%	1. Msng PPWK, 2. Msng Payoff Amt, 3. Date	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,179	1179	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	370	370	n/a	n/a	n/a	n/a	n/a
Letters Generated	31,203	31,203	n/a	n/a	n/a	n/a	n/a
Death Resolutions	138	138	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Disability Resolutions	(b)(4) 210	210	0	0		Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	1	1	0	0		EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	92	92	0	0		n/a	n/a	n/a
EFT - Account Update	26	26	0	0		Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	6	6	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	15	15	0	0		n/a	n/a	n/a
Accounts Recalled by ED	10	10	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	150	150	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 74,548	74,548	1179	1.58%	issue with close, small interest adj, Pseudo SSNs had an update to a New Pseudo right before June INA close. Attempted to close under old Pseudo.	updated to match, reopened accts still open on FFEL	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,372,352	1,372,352	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	45,104	45104	0	0	n/a	n/a	n/a
Borrower Call-Ins	14,550	14550	0	0	n/a	n/a	n/a
Correspondence	2,029	100	3	3%	none	none needed	ongoing review
Delinquent Accounts	17	17	0	0.0%	n/a	n/a	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	657	657	0	0	n/a	n/a	n/a
Litigation Packages	25	17	n/a	n/a	n/a	n/a	n/a
Compromises Offered	148	148	14	9.5%	L102 not updated correctly	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	3	0	0	0	n/a	n/a	n/a
LVCs	76	35	2	5.7%	1. Msng PPWK, 2. Msng Payoff Amt, 3. Date	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,189	1189	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	468	468	n/a	n/a	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		#	Description of Errors	Corrective Action	Preventive Measure
			%					
Letters Generated	62,216	62,216	n/a	n/a		n/a	n/a	n/a
Death Resolutions	153	153	0	0		n/a	n/a	n/a
Disability Resolutions	147	147	0	0		Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	8	8	0	0		EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	79	79	0	0		n/a	n/a	n/a
EFT - Account Update	30	30	0	0		Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	4	4	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	24	24	0	0		n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	24	24	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
Balance Review	(b)(4) 96,041	96,041	257	0.27%	issue with close, small interest adj	updated to match, reopened accts still open on FFEL	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,694,239	1,694,239	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	47,709	47709	0	0	n/a	n/a	n/a
Borrower Call-Ins	14,878	14878	0	0	n/a	n/a	n/a
Correspondence	1,687	100	5	5%	none	none needed	ongoing review
Delinquent Accounts	23	23	0	0.0%	n/a	n/a	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	577	577	0	0	n/a	n/a	n/a
Litigation Packages	43	30	3	10%	1. Wrng Amt 2. Bwr not prop owner 3. need tmplt	Notify & Retrain Central Research	n/a
Compromises Offered	112	112	5	4.5%	L102 not updated correctly	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	7	0	0	0	n/a	n/a	n/a
LVCs	78	78	10	0.0%	1. Alt Signature 2. Msng Payoff Amt 3. Date 4. Ref Same Add	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,189	1189	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	662	662	n/a	n/a	n/a	n/a	n/a
Letters Generated	47,287	47,287	n/a	n/a	n/a	n/a	n/a
Death Resolutions	147	147	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found % #		Description of Errors	Corrective Action	Preventive Measure
Disability Resolutions	(b)(4) 118	118	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	1	1	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	81	81	0	0	n/a	n/a	n/a
EFT - Account Update	33	33	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	4	4	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	15	15	0	0	n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	21	21	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 94,727	94,727	413	0.436%	issue with close, small interest adj	updated to match, reopened accts still open on FFEL	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,709,787	1,709,787	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	54,185	54185	0	0	n/a	n/a	n/a
Borrower Call-Ins	14,431	14431	0	0	n/a	n/a	n/a
Correspondence	2,095	60	7	11.7%	none	none needed	ongoing review
Delinquent Accounts	23	23	0	0.0%	n/a	n/a	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	772	772	0	0	n/a	n/a	n/a
Litigation Packages	43	32	6	18.8%	1. Wrng Amt 2.Bwr not prop owner 3. need tmplt	Notify & Retrain Central Research	n/a
Compromises Offered	83	83	4	4.8%	L102 not updated correctly	Immediate audit and correction	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	7	0	0	0	n/a	n/a	n/a
LVCs	100	83	4	4.8%	1. Name 2. Signature on ADOI 3. Misspelled 4. Date 5. Incomplete Ref	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,320	1320	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	502	502	n/a	n/a	n/a	n/a	n/a
Letters Generated	39,518	39,518	n/a	n/a	n/a	n/a	n/a
Death Resolutions	192	192	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found % #		Description of Errors	Corrective Action	Preventive Measure
Disability Resolutions	(b)(4) 164	164	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	161	161	0	0	n/a	n/a	n/a
EFT - Account Update	43	43	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	5	5	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	15	15	0	0	n/a	n/a	n/a
Accounts Recalled by ED	10	10	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	33	33	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 50	50	3	6%	New loan added to titanium not sent to PCA.	Conversion issue, will report to ACS if doesn't come in when we start receiving files.	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,752,354	1,752,354	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	56,999	56999	0	0	n/a	n/a	n/a
Borrower Call-Ins	12,554	12554	0	0	n/a	n/a	n/a
Correspondence	2,056	52	2	3.8%	envelopes not date stamped	both corrected. staff retrained.	ongoing review
Delinquent Accounts	14	14	5	35.7%	Accts needed work or should have been submitted to AWG.	Proper Action & Retraining has taken place as a result.	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	314	314	0	0	n/a	n/a	n/a
Litigation Packages	7	7	0	0.0%	1. Wrng Amt 2. Msng Docs 3. Date Issue	Notify & Retrain Central Research	n/a
Compromises Offered	87	87	1	1.15%	over 90 days	Titanium notating in progress. Reaudit ensure pymt arrange & UDP in place.	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	9	0	0	0	n/a	n/a	n/a
LVCs	42	34	3	8.8%	1. Date 2. Income not on ADOI 3. Proof of Income	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,030	1030	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	0	0	n/a	n/a	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Letters Generated	^{b)(4)} 32,453	32,453	n/a	n/a		n/a	n/a	n/a
Death Resolutions	65	65	0	0		n/a	n/a	n/a
Disability Resolutions	37	37	0	0		Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0		EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	18	18	0	0		n/a	n/a	n/a
EFT - Account Update	14	14	0	0		Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	2	2	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	9	9	0	0		n/a	n/a	n/a
Accounts Recalled by ED	4	4	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	33	33	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
Balance Review	(b)(4) n/a Titanium issues	0	0	0%	New loan added to titanium not sent to PCA.	Conversion issue, will report to ACS if doesn't come in when we start receiving files.	Continued 100% review and audit of payment processing files
Phone Calls Attempted	2,764,548	2,764,548	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	80,166	80166	0	0	n/a	n/a	n/a
Borrower Call-Ins	11,318	11318	0	0	n/a	n/a	n/a
Correspondence	1,336	99	2	2.0%	envelopes not date stamped	both corrected. staff retrained.	ongoing review
Delinquent Accounts	14	14	5	35.7%	Accts needed work or should have been submitted to AWG.	Proper Action & Retraining has taken place as a result.	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	569	569	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	1. Wrng Amt 2. Msng Docs 3. Date Issue	Notify & Retrain Central Research	n/a
Compromises Offered	69	69	3	4.30%	over 90 days	Titanium notating in progress. Reaudit ensure pymt arrange & UDP in place.	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	0	0	0	0	n/a	n/a	n/a
LVCs	28	28	1	3.5%	1. Date 2. Income not on ADO 3. Proof of Income	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	789	789	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	0	0	n/a	n/a	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		#	Description of Errors	Corrective Action	Preventive Measure
			%					
Letters Generated	(b)(4) 17,393	17,393	n/a	n/a		n/a	n/a	n/a
Death Resolutions	181	181	0	0		n/a	n/a	n/a
Disability Resolutions	123	123	0	0		Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0		EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	57	57	0	0		n/a	n/a	n/a
EFT - Account Update	n/a Titanium issues	0	0	0		Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	n/a Titanium issues	2	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a Titanium issues	9	0	0		n/a	n/a	n/a
Accounts Recalled by ED	n/a Titanium issues	0	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	45	45	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) n/a Titanium issues	0	0	0%	New loan added to titanium not sent to PCA.	Conversion issue, will report to ACS if doesn't come in when we start receiving files.	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,882,566	1,882,566	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	66,550	66550	0	0	n/a	n/a	n/a
Borrower Call-Ins	10,602	10602	0	0	n/a	n/a	n/a
Correspondence	1,118	81	0	0.0%	envelopes not date stamped	both corrected. staff retrained.	ongoing review
Delinquent Accounts	14	14	5	35.7%	Accts needed work or should have been submitted to AWG.	Proper Action & Retraining has taken place as a result.	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	9	9	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	1. Wrng Amt 2. Msng Docs 3. Date Issue	Notify & Retrain Central Research	n/a
Compromises Offered	64	64	1	1.56%	over 90 days	Titanium notating in progress. Reaudit ensure pymt arrange&UDP in place.	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	6	6	0	0	n/a	n/a	n/a
LVCs	15	15	0	0.0%	1. Date 2. Income not on ADOI 3. Proof of Income	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	684	684	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Rehabilitation's Submitted	^{b)(4)} n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a
Letters Generated	17,109	17,109	n/a	n/a	n/a	n/a	n/a
Death Resolutions	n/a Titanium issues	0	0	0	n/a	n/a	n/a
Disability Resolutions	n/a Titanium issues	0	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	n/a Titanium issues	0	0	0	EXCEPTION – not AG site	Already recalled by ECMC	Manual invoice adjustment requested
Incarcerations	n/a Titanium issues	0	0	0	n/a	n/a	n/a
EFT - Account Update	n/a Titanium issues	0	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	n/a Titanium issues	2	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a Titanium issues	0	0	0	n/a	n/a	n/a
Accounts Recalled by ED	n/a Titanium issues	2	2	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	45	45	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %	Description of Errors	Corrective Action	Preventive Measure
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 100%	100%	0	0%	New loan added to titanium not sent to PCA. Interest thru dates not matching.	Reconcile balance and add missing loans.	Continued 100% review and audit of payment processing files
Phone Calls Attempted	2,540,131	2,540,131	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	74,718	74718	0	0	n/a	n/a	n/a
Borrower Call-Ins	14,395	14395	0	0	n/a	n/a	n/a
Correspondence	1,157	55	1	1.8%	not date stamped	has been corrected	ongoing review
Delinquent Accounts	n/a	100%	n/a	n/a	Complete review of portfolio to rescrub accounts normally closed.	Additional Vendor Actions.	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	296	296	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	1. Wrng Amt 2. Msng Docs 3. Date Issue	Notify & Retrain Central Research	n/a
Compromises Offered	132	132	17	12.9%	over 90 days	Titanium notating in progress.Reaudit ensure pymt arrange&UDP in place.	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	8	8	0	0	n/a	n/a	n/a
LVCs	8	8	1	12.5%	1. Date 2. Income not on ADOI 3. Proof of Income	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,195	1195	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Rehabilitation's Submitted	^{b)(4)} n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a
Letters Generated	39,350	39,350	n/a	n/a	n/a	n/a	n/a
Death Resolutions	105	244	0	0	n/a	n/a	n/a
Disability Resolutions	75	75	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	64	64	0	0	n/a	n/a	n/a
EFT - Account Update	n/a Titanium issues	n/a Titanium issues	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	n/a Titanium issues	n/a Titanium issues	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a Titanium issues	n/a Titanium issues	0	0	n/a	n/a	n/a
Accounts Recalled by ED	n/a Titanium issues	n/a Titanium issues	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	89	89	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %	Description of Errors	Corrective Action	Preventive Measure
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	^{(b)(4)} n/a Titanium issues	0	0	0%	New loan added to titanium not sent to PCA.	Reconcile balance and add missing loans.	Continued 100% review and audit of payment processing files
Phone Calls Attempted	2,021,599	2,021,599	n/a	n/a	Mini-Miranda, Dispositions, Notating and update of info incomplete, Not following logical progression of collection activity	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	75,724	75724	0	0	n/a	n/a	n/a
Borrower Call-Ins	17,659	17659	0	0	n/a	n/a	n/a
Correspondence	1,438	1438	109	0.0%	not date stamped	has been corrected	ongoing review
Delinquent Accounts	14	14	5	35.7%	Complete review of portfolio to rescrub accounts normally closed.	Additional Vendor Actions.	Delinquent accounts are prepped for Hardship, AWG, LIT or returned to ED
AWG Accounts	220	220	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	1. Wrng Amt 2.Msng Docs 3. Date Issue	Notify & Retrain Central Research	n/a
Compromises Offered	150	150	25	16.7%	over 90 days	Titanium notating in progress.Reaudit ensure pymt arrange&UDP in place.	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	5	5	0	0	n/a	n/a	n/a
LVCs	101	91	10	10.9%	1. SSN 2. Date Issue 3. Signature 4. Plan Selected	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,469	1469	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Letters Generated	(b)(4) 31,269	31,269	n/a	n/a	n/a	n/a	n/a
Death Resolutions	n/a Titanium issues	0	0	0	n/a	n/a	n/a
Disability Resolutions	n/a Titanium issues	0	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	n/a Titanium issues	0	0	0	n/a	n/a	n/a
EFT - Account Update	n/a Titanium issues	0	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	n/a Titanium issues	2	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a Titanium issues	0	0	0	n/a	n/a	n/a
Accounts Recalled by ED	n/a Titanium issues	2	2	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	437	437	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %	Description of Errors	Corrective Action	Preventive Measure
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QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 114,078	114,078	1775	1.56%	New Loans not being added, negative balances closing in PCA system not matching ED open account, strange payment posting issues (SB not matching the amount of the bounce on Ti, double posting on Ti – duplicate payment kicks out of agency system). Almost back to normal.	Reconcile balance and add missing loans.	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,683,614	1,683,614	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	62,724	170	36	21.2%	Mini-Miranda/Verification/mi sinformation/Retraining /Auditing/Disciplinary actions as appropriate	n/a	n/a
Borrower Call-Ins	19,238	19238	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,664	114	1	0.88%	not date stamped	has been corrected	ongoing review
Delinquent Accounts	126	126	0	0.0%	majority are RH's waiting to fund in the borrower relief program	Additional Vendor Actions.	
AWG Accounts	95	95	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Litigation Packages	(b)(4) 0	0	0	0.0%	1. Wrng Amt 2. Msng Docs 3. Date Issue	Notify & Retrain Central Research	n/a
Compromises Offered	220	220	32	14.5%	over 90 days	Titanium notating in progress. Reaudit ensure pymt arrange & UDP in place.	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	6	6	0	0	n/a	n/a	n/a
LVCs	43	34	3	9.0%	1. SSN 2. Date Issue 3. Incorrect Address	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,687	1687	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a
Letters Generated	27,996	27,996	n/a	n/a	n/a	n/a	n/a
Death Resolutions	n/a Titanium issues	0	0	0	n/a	n/a	n/a
Disability Resolutions	n/a Titanium issues	0	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	n/a Titanium issues	0	0	0	n/a	n/a	n/a
EFT - Account Update	n/a Titanium issues	0	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	n/a Titanium issues	0	0	0	n/a	n/a	Agency primarily does billing manually

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			%	#			
EFT - Returns	(b)(4) n/a Titanium issues	0	0	0	n/a	n/a	n/a
Accounts Recalled by ED	n/a Titanium issues	0	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	440	440	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 116,800	116,800	3976	3.4%	Exceptions mostly due to payment posting issues(SB not matching the amount of the bounce on Ti, double posting on Ti-duplicate payment kicks out of agency system)	Reconcile balance and add missing loans.	Continued 100% review and audit of payment processing files
Phone Calls Attempted	1,529,605	1,529,605	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	56,710	170	36	21.2%	Mini-Miranda/Verification/mi sinformation/Retraining /Auditing/Disciplinary actions as appropriate	n/a	n/a
Borrower Call-Ins	16,224	16224	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,845	114	14	12.3%	doc not found	pulled hard copy and rescanned to file	ongoing review
Delinquent Accounts	126	126	0	0.0%	majority are RH's waiting to fund in the borrower relief program	Additional Vendor Actions.	
AWG Accounts	162	162	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	1. Wrng Amt 2.Msng Docs 3. Date Issue	Notify & Retrain Central Research	n/a
Compromises Offered	215	215	43	20.0%	over 90 days	Titanium notating in progress.Reaudit ensure pymt arrange&UDP in place.	100% QC Audit - day comp taken

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Consolidations Offered	(b)(4) 0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	6	6	0	0	n/a	n/a	n/a
LVCs	100	100	3	9.0%	1. SSN 2. Date Issue 3. Incorrect Address	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,441	1441	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a
Letters Generated	43,672	43,672	n/a	n/a	n/a	n/a	n/a
Death Resolutions	n/a Titanium issues	0	0	0	n/a	n/a	n/a
Disability Resolutions	n/a Titanium issues	0	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	n/a Titanium issues	0	0	0	n/a	n/a	n/a
EFT - Account Update	n/a Titanium issues	0	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	n/a Titanium issues	0	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a Titanium issues	0	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Accounts Recalled by ED	(b)(4) n/a Titanium issues	0	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	449	449	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		#	Description of Errors	Corrective Action	Preventive Measure
			%					
Balance Review	(b)(4) 100%	100%	n/a	n/a		Recon late-have not evaluated exceptions but they appear mostly due to payment posting issues due to duplicate postings	Reconcile balance and add missing loans.	Continued 100% review and audit of payment processing files
Phone Calls Attempted	2,322,400	2,322,400	n/a	n/a		see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	73,744	73744	0	0.0%		Mini-Miranda/Verification/minformation/Retraining /Auditing/Disciplinary actions as appropriate	n/a	n/a
Borrower Call-Ins	18,676	18676	0	0		Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,605	120	3	2.5%		doc not found	pulled hard copy and rescanned to file	ongoing review
Delinquent Accounts	62	62	0	0.0%		majority are RH's waiting to fund in the borrower relief program	Additional Vendor Actions.	
AWG Accounts	101	101	0	0		n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%		1. Wrng Amt 2.Msng Docs 3. Date Issue	Notify & Retrain Central Research	n/a
Compromises Offered	174	174	24	13.8%		over 90 days	Titanium notating in progress.Reaudit ensure pymt arrange&UDP in place.	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0		n/a	n/a	n/a
ICRP Cons. Offered	3	3	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
LVCs	(b)(4) 72	71	5	7.0%	1.Borr Income,2.Invalid P-note pg,3.2010 Taxes,4.Bad Income	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	859	859	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a
Letters Generated	28,392	28,392	n/a	n/a	n/a	n/a	n/a
Death Resolutions	n/a Titanium issues	0	0	0	n/a	n/a	n/a
Disability Resolutions	n/a Titanium issues	0	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	n/a Titanium issues	0	0	0	n/a	n/a	n/a
EFT - Account Update	n/a Titanium issues	0	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	n/a Titanium issues	0	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a Titanium issues	0	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			%	#			
	(b)(4)						
Accounts Recalled by ED	n/a Titanium issues	0	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	449	449	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 330,039	330,039	3608	1.0%	Still reviewing errors to determine if true-report did not come in until this week		Continued 100% review and audit of payment processing files
Phone Calls Attempted	4,082,824	4,082,824	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	86,639	86,639	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	15,243	15,243	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,503	128	0	0.0%	n/a	n/a	ongoing review
Delinquent Accounts	50	50	0	0.0%	all proper follow up done	n/a	ongoing review
AWG Accounts	n/a Titanium issues	0	0	0	n/a	n/a	n/a
Litigation Packages	1	1	0	0.0%	n/a	n/a	n/a
Compromises Offered	146	146	33	22.6%	multiple errors, no ltr 16, missing UDP, incorrect pymt sched	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	2	2	0	0	n/a	n/a	n/a
LVCs	45	38	3	7.9%	1.Pnote date,2.ADOI date 3.Name incorrect	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,132	1132	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		#	Description of Errors	Corrective Action	Preventive Measure
			%					
Letters Generated	^{(b)(4)} 46,459	46,459	n/a	n/a		n/a	n/a	n/a
Death Resolutions	143	143	0	0		n/a	n/a	n/a
Disability Resolutions	370	370	0	0		Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0		n/a	n/a	n/a
Incarcerations	89	89	0	0		n/a	n/a	n/a
EFT - Account Update	9	9	0	0		Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	4	4	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a		n/a	n/a	n/a
Accounts Recalled by ED	8	8	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	446	446	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) n/a	n/a	n/a	n/a	No reconciliation on report until 7/16		Working recon file now
Phone Calls Attempted	970,846	970,846	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	50,324	50,324	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	20,634	20,634	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,563	50	0	0.0%	n/a	n/a	ongoing review
Delinquent Accounts	50	50	0	0.0%	all proper follow up done	n/a	ongoing review
AWG Accounts	30	30	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	n/a	n/a	n/a
Compromises Offered	181	181	28	15.5%	multiple errors, no ltr 16, missing UDP, incorrect pymt sched	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	2	2	0	0	n/a	n/a	n/a
LVCs	59	59	2	3.4%	Expired date on ADOI	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	2,195	2195	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a
Letters Generated	31,754	31,754	n/a	n/a	n/a	n/a	n/a
Death Resolutions	258	258	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Disability Resolutions	(b)(4) 262	262	0	0		Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0		n/a	n/a	n/a
Incarcerations	183	183	0	0		n/a	n/a	n/a
EFT - Account Update	3	3	0	0		Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	3	3	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a		n/a	n/a	n/a
Accounts Recalled by ED	4,104	4104	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	64	64	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	^{b)(4)} n/a	n/a	n/a	n/a	see problems		Working recon file now
Phone Calls Attempted	1,580,732	1,580,732	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	65,369	65,369	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	15,932	15,932	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,490	101	1	0.9%	Fail since doc was scanned post audit	n/a	ongoing review
Delinquent Accounts	50	50	0	0.0%	all proper follow up done	n/a	ongoing review
AWG Accounts	0	0	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	n/a	n/a	n/a
Compromises Offered	150	150	38	25.3%	multiple errors, no ltr 16, missing UDP, incorrect pymt sched	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	2	2	0	0	n/a	n/a	n/a
LVCs	49	49	2	4.1%	Expired date on ADOI	Updated information, Obtained informatin	Ongoing training for existing & new reps
Rehabilitation's Offered	1,591	1591	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a
Letters Generated	49,793	49,793	n/a	n/a	n/a	n/a	n/a
Death Resolutions	1,022	1022	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			%	#			
Disability Resolutions	(b)(4) 143	143	0	0	Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	96	96	0	0	n/a	n/a	n/a
EFT - Account Update	10	10	0	0	Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	0	0	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Accounts Recalled by ED	2,041	2041	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	52	52	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
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QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) n/a	n/a	n/a	n/a	see problems		Working recon file now
Phone Calls Attempted	1,983,084	1,983,084	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	78,486	78,486	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	16,499	16,499	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,457	116	2	1.7%	Fail since doc was scanned post audit	n/a	ongoing review
Delinquent Accounts	50	50	0	0.0%	all proper follow up done	n/a	ongoing review
AWG Accounts	297	297	0	0	n/a	n/a	n/a
Litigation Packages	19	19	0	0.0%	n/a	n/a	n/a
Compromises Offered	159	159	26	16.4%	multiple errors, no ltr 16, missing UDP, incorrect pymt sched	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	1	1	0	0	n/a	n/a	n/a
LVCs	45	45	0	0.0%	n/a	n/a	Ongoing training for existing & new reps
Rehabilitation's Offered	2,108	2108	n/a	n/a	Incorrect Due Dates/Amounts; JUDGMENTS	Review training materials	Continuous auditing
Rehabilitation's Submitted	n/a Titanium issues	0	n/a	n/a	n/a	n/a	n/a
Letters Generated	32,786	32,786	n/a	n/a	n/a	n/a	n/a
Death Resolutions	120	120	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Disability Resolutions	(b)(4) 106	106	0	0		Dr using codes, backup not complete, issues with whether original or not	Review training materials	Continuous auditing
Bankruptcy Resolutions	0	0	0	0		n/a	n/a	n/a
Incarcerations	108	108	0	0		n/a	n/a	n/a
EFT - Account Update	17	17	0	0		Errors minimized. One file processed but all errors due to formatting.	Complete QC scrub cleaning up address. Resubmitted with correct formatting.	100% QC audits, manual updates of CSB
EFT - Billing	0	0	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a		n/a	n/a	n/a
Accounts Recalled by ED	898	898	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	40	40	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
Balance Review	(b)(4) n/a	n/a	n/a	n/a	no sept recon file received		
Phone Calls Attempted	1,570,560	1,570,560	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	64,456	64,456	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	16,694	16,694	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,491	103	1	0.97%	No Doc, Bank check	n/a	ongoing review
Delinquent Accounts	109	40	3	7.5%	need better follow up on broken promises	n/a	ongoing review
AWG Accounts	405	405	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	n/a	n/a	n/a
Compromises Offered	126	126	14	11.0%	multiple errors, no ltr 16, missing UDP, incorrect pymt sched	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	0	0	0	0	n/a	n/a	n/a
LVCs	52	52	0	0.0%	n/a	n/a	Ongoing training for existing & new reps
Rehabilitation's Offered	1,703	1703	n/a	n/a	n/a	n/a	n/a
Rehabilitation's Submitted	652	652	n/a	n/a	n/a	n/a	n/a
Letters Generated	30,115	30,115	n/a	n/a	n/a	n/a	n/a
Death Resolutions	67	67	0	0	n/a	n/a	n/a
Disability Resolutions	101	101	0	0	n/a	n/a	n/a
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	42	42	0	0	n/a	n/a	n/a
EFT - Account Update	11	11	0	0	n/a	n/a	n/a
EFT - Billing	0	0	0	0	n/a	n/a	Agency primarily does billing manually

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
EFT - Returns	^{b)(4)} n/a	n/a	n/a	n/a		n/a	n/a	n/a
Accounts Recalled by ED	751	751	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	54	54	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
Balance Review	(b)(4) 119,281	119,281	1098	0.92%	open in Ti/closed in FACS	review close exceptions	need to add more hours to Ti Report QC and repair
Phone Calls Attempted	2,221,649	2,221,649	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	73,050	73,050	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	14,656	14,656	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,357	104	2	1.92%	No Doc, Bank check	n/a	ongoing review
Delinquent Accounts	109	40	3	7.5%	need better follow up on broken promises	n/a	ongoing review
AWG Accounts	730	730	0	0	n/a	n/a	n/a
Litigation Packages	5	5	0	0.0%	n/a	n/a	n/a
Compromises Offered	134	134	17	12.69%	incorrect due date, fees figures, balance, missing UDP	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	0	0	0	0	n/a	n/a	n/a
LVCs	31	31	0	0.0%	n/a	n/a	Ongoing training for existing & new reps
Rehabilitation's Offered	1,773	1773	n/a	n/a	n/a	n/a	n/a
Rehabilitation's Submitted	809	809	n/a	n/a	n/a	n/a	n/a
Letters Generated	57,387	57,387	n/a	n/a	n/a	n/a	n/a
Death Resolutions	57	57	0	0	n/a	n/a	n/a
Disability Resolutions	141	141	0	0	n/a	n/a	n/a
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	65	65	0	0	n/a	n/a	n/a
EFT - Account Update	15	15	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
EFT - Billing	^{(b)(4)} 0	0	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a		n/a	n/a	n/a
Accounts Recalled by ED	3,015	3015	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	88	88	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
Balance Review	n/a	n/a	n/a	n/a	recon file came in while payments still outstanding-regular 100% reconciliation match not processed	regular ongoing review and balance correction	ongoing
Phone Calls Attempted	1,673,553	1,673,553	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	67,013	67,013	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	17,730	17,730	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,549	126	2	1.60%	date stamps	corrected and retrained	ongoing review
Delinquent Accounts	44	44	7	15.9%	issues where account needed more work. most were being help for next close.	n/a	ongoing review
AWG Accounts	673	673	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	n/a	n/a	n/a
Compromises Offered	146	146	27	18.5%	incorrect due date & figures. missing UDP,action code & letter .	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	0	0	0	0	n/a	n/a	n/a
LVCs	16	18	0	0.0%	n/a	n/a	Ongoing training for existing & new reps
Rehabilitation's Offered	1,775	1775	n/a	n/a	n/a	n/a	n/a
Rehabilitation's Submitted	665	665	n/a	n/a	n/a	n/a	n/a
Letters Generated	85,252	85,252	n/a	n/a	n/a	n/a	n/a
Death Resolutions	132	132	0	0	n/a	n/a	n/a
Disability Resolutions	82	82	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Bankruptcy Resolutions	(b)(4) 0	0	0	0		n/a	n/a	n/a
Incarcerations	122	122	0	0		n/a	n/a	n/a
EFT - Account Update	18	18	0	0		n/a	n/a	n/a
EFT - Billing	4	4	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a		n/a	n/a	n/a
Accounts Recalled by ED	933	933	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	708	708	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
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QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) n/a	100.0%	n/a	n/a		File Processed and all exceptions corrected-accounts kicked out of close that were not on our error list originally.	regular ongoing review and balance correction	ongoing
Phone Calls Attempted	1,527,222	1,527,222	n/a	n/a		see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	58,598	58,598	0	0.0%		n/a	n/a	n/a
Borrower Call-Ins	18,510	18,510	0	0		Audited data is included in borrower contacts	n/a	n/a
Correspondence	1,904	113	1	0.88%		item partially scanned on wrong address	corrected and retrained	ongoing review
Delinquent Accounts	248	50	4	8.0%		Follow Up to new skip info needed	Review with MGR of areas	ongoing review
AWG Accounts	1,746	1746	0	0		n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%		n/a	n/a	n/a
Compromises Offered	192	192	31	16.15%		incorrect due date, figures & pay arr, balance, missing due date, comments, letter .	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0		n/a	n/a	n/a
ICRP Cons. Offered	0	0	0	0		n/a	n/a	n/a
LVCs	13	13	3	23.1%		1.Code w/signature not accepted, 2.Future p-note date	n/a	Ongoing training for existing & new reps
Rehabilitation's Offered	1,601	1601	n/a	n/a		n/a	n/a	n/a
Rehabilitation's Submitted	691	691	n/a	n/a		n/a	n/a	n/a
Letters Generated	105,917	105,917	n/a	n/a		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %		#	Description of Errors	Corrective Action	Preventive Measure
Death Resolutions	^{b)(4)} 140	140	0	0		n/a	n/a	n/a
Disability Resolutions	125	125	0	0		n/a	n/a	n/a
Bankruptcy Resolutions	0	0	0	0		n/a	n/a	n/a
Incarcerations	73	73	0	0		n/a	n/a	n/a
EFT - Account Update	19	19	0	0		n/a	n/a	n/a
EFT - Billing	4	4	0	0		n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a		n/a	n/a	n/a
Accounts Recalled by ED	966	966	0	0		All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	407	407	0	0		n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
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QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 149,368	149,368	373	0.25%	1.Accts in Ti, not in AgencySystem(timing of acct file to us, manually load if not received in one-week). 2.Accts closed in AgencySystem, Open In Ti(majority are zero balances). 3.Payment processing issues.	1.Reviewing causes of errors to fix. 2.Corrected agency system to not close accounts at zero balance automatically.3.Balances all reconciled	ongoing
Phone Calls Attempted	1,735,081	1,735,081	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	65,899	65,899	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	21,771	21,771	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	2,087	116	6	5.17%	All docs failed due to not properly being scanned.	corrected and retrained	ongoing review
Delinquent Accounts	79	79	12	15.2%	Follow Up to new skip info needed	Preparing to close most after no response to previous efforts	ongoing review
AWG Accounts	2,811	2811	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	n/a	n/a	n/a
Compromises Offered	267	267	22	8.2%	incorrect due date, figures & pay arr, balance. missing udp, due date, comments, letter .	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	0	0	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
				%			
LVCs	(b)(4) 14	14	0	0.0%	n/a	n/a	Ongoing training for existing & new reps
Rehabilitation's Offered	2,011	2011	n/a	n/a	n/a	n/a	n/a
Rehabilitation's Submitted	705	705	n/a	n/a	n/a	n/a	n/a
Letters Generated	69,984	69,984	n/a	n/a	n/a	n/a	n/a
Death Resolutions	176	176	0	0	n/a	n/a	n/a
Disability Resolutions	97	97	0	0	n/a	n/a	n/a
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	156	156	0	0	n/a	n/a	n/a
EFT - Account Update	19	19	0	0	n/a	n/a	n/a
EFT - Billing	5	5	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Accounts Recalled by ED	1,186	1186	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	827	827	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 147,931	147,931	2,494	0.017%	1.Accts in Ti, not in AgencySystem(timing of acct file to us, manually load if not received in one-week). 2.Accts closed in AgencySystem, Open in Ti(majority are zero balances). 3.Payment processing issues.	1.Reviewing causes of errors to fix. 2.Corrected agency system to not close accounts at zero balance automatically.3.Balances all reconciled	ongoing
Phone Calls Attempted	1,979,135	1,979,135	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	80,402	80,402	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	29,306	29,306	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	2,559	104	2	1.92%	All docs failed due to not properly being scanned.	corrected and retrained	ongoing review
Delinquent Accounts	n/a	n/a	n/a	n/a	All efforts exhausted	Preparing to close most after no response to previous efforts	ongoing review
AWG Accounts	1,446	1446	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	n/a	n/a	n/a
Compromises Offered	338	338	34	10.1%	comp amt too low, int wrong, pay arr, balance. missing udp, due date, comments, letter .	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	0	0	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			%	#			
LVCs	(b)(4) 14	14	0	0.0%	n/a	n/a	Ongoing training for existing & new reps
Rehabilitation's Offered	2,036	2036	n/a	n/a	n/a	n/a	n/a
Rehabilitation's Submitted	1,320	1320	n/a	n/a	n/a	n/a	n/a
Letters Generated	43,438	43,438	n/a	n/a	n/a	n/a	n/a
Death Resolutions	148	148	0	0	n/a	n/a	n/a
Disability Resolutions	152	152	0	0	n/a	n/a	n/a
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	49	49	0	0	n/a	n/a	n/a
EFT - Account Update	18	18	0	0	n/a	n/a	n/a
EFT - Billing	4	4	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Accounts Recalled by ED	1,426	1426	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	840	840	0	0	n/a	n/a	n/a

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
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QC Sample	Total Number	Sample Size	Errors Found #		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 100%	100%	n/a	n/a	Payment file and Recon report were such that there were payments on the payment file before and after the recon report such that PCA could not do an exact match due to timing issues .	PCA reviewed the error report from the match from the reconciliation and determined their were too many false errors where correcting the balances to match the recon file would actually cause incorrect balance matches to TI	Will update next month and continue to review accounts throughout the month.
Phone Calls Attempted	2,564,256	2,564,256	n/a	n/a	see below	Taken in to account in monthly performance review scores.	Ongoing and intensive training and retraining customized to each collectors strengths and weaknesses
Borrower Contacts	83,165	83,165	0	0.0%	n/a	n/a	n/a
Borrower Call-Ins	24,013	24,013	0	0	Audited data is included in borrower contacts	n/a	n/a
Correspondence	2,735	111	0	0.0%	n/a	n/a	ongoing review
Delinquent Accounts	45	45	17	37.8%	Many are blind pays that we are not catching.	We are setting up a system to catch these better and get them worked faster.	ongoing review
AWG Accounts	1,334	1334	0	0	n/a	n/a	n/a
Litigation Packages	0	0	0	0.0%	n/a	n/a	n/a
Compromises Offered	265	265	3	1.13%	Incorrect interest, fee, balance. Historical events noted incorrectly.	proactive reporting to unit managers	100% QC Audit - day comp taken
Consolidations Offered	0	0	0	0	n/a	n/a	n/a
ICRP Cons. Offered	0	0	0	0	n/a	n/a	n/a
LVCs	13	13	1	7.69%	Invalid Date on ADOI	Updated Information	Ongoing training for existing & new reps

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			%	#			
Rehabilitation's Offered	(b)(4) 1,843	1843	n/a	n/a	n/a	n/a	n/a
Rehabilitation's Submitted	1,012	1012	n/a	n/a	n/a	n/a	n/a
Letters Generated	79,847	79,847	n/a	n/a	n/a	n/a	n/a
Death Resolutions	109	109	0	0	n/a	n/a	n/a
Disability Resolutions	167	167	0	0	n/a	n/a	n/a
Bankruptcy Resolutions	0	0	0	0	n/a	n/a	n/a
Incarcerations	108	108	0	0	n/a	n/a	n/a
EFT - Account Update	19	19	0	0	n/a	n/a	n/a
EFT - Billing	4	4	0	0	n/a	n/a	Agency primarily does billing manually
EFT - Returns	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Accounts Recalled by ED	1,153	1153	0	0	All files reviewed and error reports addressed manually ensuring 100% compliance	Removed pending checks – closed the account manually.	Review of all batches processed to pull out and review the error reports and handle manually.
Accounts in Suspense	636	636	0	0	n/a	n/a	n/a