

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b) (6) 66,849	66849	56	0.08%			
Phone Calls Attempted	769,082	3,845		0.00%			
Borrower Contacts	19,981	100		0.00%			
Borrower Call-Ins	23,084	115		0.00%			
Correspondence	1,649	0		#DIV/0!			
(b) (6) Delinquent Accounts	332	20		0.00%			
AWG Accounts	546	546		0.00%			
Litigation Packages	24	24		0.00%			
Compromises Offered	103	0		#DIV/0!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	124	124		0.00%			
LVCs	0	0		#DIV/0!			
(b) (6) Rehabilitation's Offered	1,097	1097		0.00%			
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	32,141	80		0.00%			
Death Resolutions	96	96		0.00%			
Disability Resolutions	51	51		0.00%			
Bankruptcy Resolutions	12	12		0.00%			
Incarcerations	78	78		0.00%			
EFT - Account Update	14	0		#DIV/0!			
EFT - Billing	8	0		#DIV/0!			
EFT - Returns	12	0		#DIV/0!			
(b) (6) Accounts Recalled by ED	470	0		#DIV/0!			
Accounts in Suspense	6	0		#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 43,255	43255	1	0.00%			
Phone Calls Attempted	13,570	68		0.00%			
Borrower Contacts	2,478	12		0.00%			
Borrower Call-Ins	4,074	20		0.00%			
Correspondence	895	0		#DIV/0!			
Delinquent Accounts	421	5		0.00%			
AWG Accounts	83	83		0.00%			
Litigation Packages	11	11		0.00%			
Compromises Offered	51	24		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	4	4		0.00%			
LVCs	1	1		0.00%			
Rehabilitation's Offered	171	171		0.00%			
Rehabilitation's Submitted	914	914		0.00%			
Letters Generated	6,195	75		0.00%			
Death Resolutions	29	29		0.00%			
Disability Resolutions	11	11		0.00%			
Bankruptcy Resolutions	12	12		0.00%			
Incarcerations	9	9		0.00%			
EFT - Account Update	13	13		0.00%			
EFT - Billing	7	5		0.00%			
EFT - Returns	8	0		#DIV/0!			
Accounts Recalled by ED	529	0		#DIV/0!			
Accounts in Suspense	5	0		#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 42,518	42518	1	0.00%			
Phone Calls Attempted	99,634	49		0.00%			
Borrower Contacts	1,627	33		0.00%			
Borrower Call-Ins	2,464	50		0.00%			
Correspondence	514	0		#DIV/0!			
Delinquent Accounts	397	47		0.00%			
AWG Accounts	96	96		0.00%			
Litigation Packages	2	2		0.00%			
Compromises Offered	40	20		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	109	109		0.00%			
Rehabilitation's Submitted	741	741		0.00%			
Letters Generated	4,516	67		0.00%			
Death Resolutions	13	13		0.00%			
Disability Resolutions	10	10		0.00%			
Bankruptcy Resolutions	10	10		0.00%			
Incarcerations	5	5		0.00%			
EFT - Account Update	11	11		0.00%			
EFT - Billing	8	8		0.00%			
EFT - Returns	4	4		0.00%			
Accounts Recalled by ED	728	0		#DIV/0!			
Accounts in Suspense	8	8		0.00%			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 66,494	66494	3	0.00%			
Phone Calls Attempted	896,711	448		0.00%			
Borrower Contacts	19,117	382		0.00%			
Borrower Call-Ins	22,180	444		0.00%			
Correspondence	1,543	44		0.00%			
(b)(4) Delinquent Accounts	461	38		0.00%			
AWG Accounts	484	484		0.00%			
Litigation Packages	32	32		0.00%			
Compromises Offered	72	0		#REF!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	186	186		0.00%			
LVCs	0	0		#DIV/0!			
(b)(4) Rehabilitation's Offered	802	802		0.00%			
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	21,835	68		0.00%			
Death Resolutions	59	59		0.00%			
Disability Resolutions	62	62		0.00%			
Bankruptcy Resolutions	7	7		0.00%			
Incarcerations	30	30		0.00%			
EFT - Account Update	18	18		0.00%			
EFT - Billing	8	8		0.00%			
EFT - Returns	6	6		0.00%			
(b)(4) Accounts Recalled by ED	244	0		#DIV/0!			
Accounts in Suspense	7	7		0.00%			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 39,717	39717	118	0.30%			
Phone Calls Attempted	187,457	374		0.00%			
Borrower Contacts	1,114	55		0.00%			
Borrower Call-Ins	2,459	123		0.00%			
Correspondence	447	0		#DIV/0!			
Delinquent Accounts	317	20		0.00%			
AWG Accounts	101	101		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	37	5		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	96	96		0.00%			
Rehabilitation's Submitted	1,003	1003		0.00%			
Letters Generated	3,567	75		0.00%			
Death Resolutions	14	14		0.00%			
Disability Resolutions	7	7		0.00%			
Bankruptcy Resolutions	9	9		0.00%			
Incarcerations	16	16		0.00%			
EFT - Account Update	10	10		0.00%			
EFT - Billing	6	6		0.00%			
EFT - Returns	11	11		0.00%			
(b)(4) Accounts Recalled by ED	2,780	0		#DIV/0!			
Accounts in Suspense	9	9		0.00%			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 61,099	61099	56	0.09%			
Phone Calls Attempted	749,828	2,749		0.00%			
Borrower Contacts	13,787	689		0.00%			
Borrower Call-Ins	22,134	1,106		0.00%			
Correspondence	1,514	59		0.00%			
Delinquent Accounts	579	39		0.00%			
AWG Accounts	766	766		0.00%			
Litigation Packages	15	15		0.00%			
Compromises Offered	61	15		#REF!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	187	187		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	(b)(4) 886	886		0.00%			
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	32,855	101		0.00%			
Death Resolutions	118	118		0.00%			
Disability Resolutions	101	101		0.00%			
Bankruptcy Resolutions	17	17		0.00%			
Incarcerations	53	53		0.00%			
EFT - Account Update	21	21		0.00%			
EFT - Billing	9	9		0.00%			
EFT - Returns	14	14		0.00%			
Accounts Recalled by ED	(b)(4) 874	0		#DIV/0!			
Accounts in Suspense	8	8		0.00%			

QC Sample	Total	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
	Number		%	#			
Balance Review	(b)(4) 38,881	38881	2	0.01%			
Phone Calls Attempted	93,684	90	4	4.44%			
Borrower Contacts	1,431	14	0	0.00%			
Borrower Call-Ins	2,688	26	0	0.00%			
Correspondence	448	48		0.00%			
Delinquent Accounts	228	22		0.00%			
AWG Accounts	37	37		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	32	32		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	99	99		0.00%			
Rehabilitation's Submitted	613	613		0.00%			
Letters Generated	4,082	48		0.00%			
Death Resolutions	13	13		0.00%			
Disability Resolutions	13	13		0.00%			
Bankruptcy Resolutions	12	12		0.00%			
Incarcerations	2	2		0.00%			
EFT - Account Update	7	7		0.00%			
EFT - Billing	5	5		0.00%			
EFT - Returns	4	4		0.00%			
Accounts Recalled by ED	843	843		0.00%			
Accounts in Suspense	8	8		0.00%			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 88,634	88634	15	0.02%			
Phone Calls Attempted	843,153	363	47	12.95%			
Borrower Contacts	18,538	185	18	9.73%			
Borrower Call-Ins	24,195	241	4	1.66%			
Correspondence	1,568	156		0.00%			
Delinquent Accounts	487	48		0.00%			
AWG Accounts	419	419		0.00%			
Litigation Packages	55	55	1	1.82%			
Compromises Offered	79	79		#REF!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	152	152		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	911	911		0.00%			
Rehabilitation's Submitted	30	30		0.00%			
Letters Generated	63,573	635		0.00%			
Death Resolutions	112	112		0.00%			
Disability Resolutions	71	71		0.00%			
Bankruptcy Resolutions	21	21		0.00%			
Incarcerations	92	92		0.00%			
EFT - Account Update	20	20		0.00%			
EFT - Billing	8	8		0.00%			
EFT - Returns	11	11		0.00%			
Accounts Recalled by ED	442	0		#DIV/0!			
Accounts in Suspense	6	6		0.00%			



QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	(b)(4) Preventive Measure
Balance Review	(b)(4) 37,512	37512	57	0.15%			
Phone Calls Attempted	10,499	114	2	1.75%			
Borrower Contacts	476	14	0	0.00%			
Borrower Call-Ins	1,532	0		#DIV/0!			
Correspondence	357	0		#DIV/0!			
Delinquent Accounts	211	4		0.00%			
AWG Accounts	24	24		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	15	18		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	50	50		0.00%			
Rehabilitation's Submitted	374	374		0.00%			
Letters Generated	2,327	62		0.00%			
Death Resolutions	5	5		0.00%			
Disability Resolutions	13	13		0.00%			
Bankruptcy Resolutions	9	9		0.00%			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	3	3		0.00%			
EFT - Billing	0	0		#DIV/0!			
EFT - Returns	6	6		0.00%			
Accounts Recalled by ED	1,149	1,149		0.00%			
Accounts in Suspense	1	1		0.00%			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 87,542	87542	172	0.20%			
Phone Calls Attempted	1,034,414	650	52	8.00%			
Borrower Contacts	23,324	466	50	10.73%			
Borrower Call-Ins	29,100	0		#DIV/0!			
Correspondence	1,840	85		0.00%			
Delinquent Accounts	610	39		0.00%			
AWG Accounts	606	606		0.00%			
Litigation Packages	32	32		0.00%			
Compromises Offered	99	20		#REF!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	167	167		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	(b)(4) 1,174	1,174		0.00%			
Rehabilitation's Submitted	404	404		0.00%			
Letters Generated	43,061	60		0.00%			
Death Resolutions	83	83		0.00%			
Disability Resolutions	59	59		0.00%			
Bankruptcy Resolutions	13	13		0.00%			
Incarcerations	100	100		0.00%			
EFT - Account Update	21	21		0.00%			
EFT - Billing	9	9		0.00%			
EFT - Returns	12	12		0.00%			
Accounts Recalled by ED	(b)(4) 605	605		0.00%			
Accounts in Suspense	71	71		0.00%			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 11,403	11403	46	0.40%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence				#DIV/0!			
Delinquent Accounts		29		0.00%			
AWG Accounts				#DIV/0!			
Litigation Packages				#DIV/0!			
Compromises Offered		13		0.00%			
Consolidations Offered				#DIV/0!			
ICRP Cons. Offered				#DIV/0!			
LVCs				#DIV/0!			
Rehabilitation's Offered				#DIV/0!			
Rehabilitation's Submitted				#DIV/0!			
Letters Generated		121		0.00%			
Death Resolutions				#DIV/0!			
Disability Resolutions				#DIV/0!			
Bankruptcy Resolutions				#DIV/0!			
Incarcerations				#DIV/0!			
EFT - Account Update				#DIV/0!			
EFT - Billing				#DIV/0!			
EFT - Returns				#DIV/0!			
(b)(4) Accounts Recalled by ED				#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 82,983	82983	18	0.02%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence		64		0.00%			
(b)(4) Delinquent Accounts				#DIV/0!			
AWG Accounts				#DIV/0!			
Litigation Packages				#DIV/0!			
Compromises Offered		71		#REF!			
Consolidations Offered				#DIV/0!			
ICRP Cons. Offered				#DIV/0!			
LVCs				#DIV/0!			
(b)(4) Rehabilitation's Offered				#DIV/0!			
Rehabilitation's Submitted				#DIV/0!			
Letters Generated		264					
Death Resolutions				#DIV/0!			
Disability Resolutions				#DIV/0!			
Bankruptcy Resolutions				#DIV/0!			
Incarcerations				#DIV/0!			
EFT - Account Update				#DIV/0!			
EFT - Billing				#DIV/0!			
EFT - Returns				#DIV/0!			
(b)(4) Accounts Recalled by ED				#DIV/0!			
Accounts in Suspense	71	71		0.00%			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 11,045	11045	0	0.00%			
Phone Calls Attempted	9,023	90		0.00%			
Borrower Contacts	225	5		0.00%			
Borrower Call-Ins	301	19		0.00%			
Correspondence	107	0		#DIV/0!			
Delinquent Accounts	86	33		0.00%			
AWG Accounts	623	623		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	15	10		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	17	17		0.00%			
Rehabilitation's Submitted	215	215		0.00%			
Letters Generated	1,060	24		0.00%			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	4	4		0.00%			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	2	2		0.00%			
EFT - Billing	1	1		0.00%			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	(b)(4) 363	0		#DIV/0!			
Accounts in Suspense	1	1		0.00%			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 12,379	112379	47	0.04%			
Phone Calls Attempted	893,307	893		0.00%			
Borrower Contacts	22,369	447		0.00%			
Borrower Call-Ins	29,783	893		0.00%			
Correspondence	1,219	40		0.00%			
Delinquent Accounts	565	90		0.00%			
AWG Accounts	40	40		0.00%			
Litigation Packages	31	31		0.00%			
Compromises Offered	117	70		#REF!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	138	138		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	1,484	1,484		0.00%			
Rehabilitation's Submitted	470	470		0.00%			
Letters Generated	50,697	163					
Death Resolutions	137	137		0.00%			
Disability Resolutions	81	81		0.00%			
Bankruptcy Resolutions	11	11		0.00%			
Incarcerations	36	36		0.00%			
EFT - Account Update	18	18		0.00%			
EFT - Billing	9	9		0.00%			
EFT - Returns	14	14		0.00%			
Accounts Recalled by ED	1,031	0		#DIV/0!			
Accounts in Suspense	9	9		0.00%			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 10,767	10767	42	0.39%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	188	0		#DIV/0!			
Delinquent Accounts	87	12		0.00%			
AWG Accounts	21	21		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	9	9		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	16	16		0.00%			
Rehabilitation's Submitted	127	127		0.00%			
Letters Generated	886	483		0.00%			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	1	1		0.00%			
Bankruptcy Resolutions	6	6		0.00%			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	0	0		#DIV/0!			
EFT - Billing	0	0		#DIV/0!			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	277	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

(b)(4)

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 110,869	110869	217	0.20%			
Phone Calls Attempted	1,342,292	1,342		0.00%			
Borrower Contacts	22,841	1,142		0.00%			
Borrower Call-Ins	29,807	894		0.00%			
Correspondence	2,158	55		0.00%			
Delinquent Accounts	681	57		0.00%			
AWG Accounts	0	0		#DIV/0!			
Litigation Packages	25	25		0.00%			
Compromises Offered	92	50		#REF!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	150	150		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	1,286	1,286		0.00%			
Rehabilitation's Submitted	559	559		0.00%			
Letters Generated	59,928	598					
Death Resolutions	145	145		0.00%			
Disability Resolutions	90	90		0.00%			
Bankruptcy Resolutions	24	24		0.00%			
Incarcerations	180	180		0.00%			
EFT - Account Update	20	20		0.00%			
EFT - Billing	9	9		0.00%			
EFT - Returns	19	19		0.00%			
Accounts Recalled by ED	1,171	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			



QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)32,475	32475	27	0.08%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	150	0		#DIV/0!			
Delinquent Accounts	66	0		#DIV/0!			
AWG Accounts	3	3		0.00%			
Litigation Packages	31	31		0.00%			
Compromises Offered	0	0		#DIV/0!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	14	14		0.00%			
Rehabilitation's Submitted	129	129		0.00%			
Letters Generated	625	0		#DIV/0!			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	1	1		0.00%			
Bankruptcy Resolutions	3	3		0.00%			
Incarcerations	1	1		0.00%			
EFT - Account Update	1	1		0.00%			
EFT - Billing	1	1		0.00%			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	5,084	0		#DIV/0!			
Accounts in Suspense	1	1		0.00%			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 223,459	223,459	33	0.01%			
Phone Calls Attempted	6,583,352	658		0.00%			
Borrower Contacts	12,792	640	56	8.76%			
Borrower Call-Ins	16,442	493		0.00%			
Correspondence	2,175	42		0.00%			
Delinquent Accounts	794	72		0.00%			
AWG Accounts	1279	1279		0.00%			
Litigation Packages	31	31		0.00%			
Compromises Offered	93	35		#REF!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	170	170		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	1,146	1,146		0.00%			
Rehabilitation's Submitted	753	753		0.00%			
Letters Generated	32,320	269					
Death Resolutions	123	123		0.00%			
Disability Resolutions	145	145		0.00%			
Bankruptcy Resolutions	32	32		0.00%			
Incarcerations	94	94		0.00%			
EFT - Account Update	20	20		0.00%			
EFT - Billing	16	16		0.00%			
EFT - Returns	13	13		0.00%			
Accounts Recalled by ED	20,499	0		#DIV/0!			
Accounts in Suspense	8	8		0.00%			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 10,129	10129	21	0.21%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	85	0		#DIV/0!			
(b)(4) Delinquent Accounts	37	6		0.00%			
AWG Accounts	18	18		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered		9		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
(b)(4) Rehabilitation's Offered	8	8		0.00%			
Rehabilitation's Submitted	116	116		0.00%			
Letters Generated	633	87		0.00%			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	1	1		0.00%			
Bankruptcy Resolutions	4	4		0.00%			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	1	1		0.00%			
EFT - Billing	0	0		#DIV/0!			
EFT - Returns	0	0		#DIV/0!			
(b)(4) Accounts Recalled by ED	118	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(7)(D) 120,207	120,207	53	0.04%			
Phone Calls Attempted	992,805	248		0.00%			
Borrower Contacts	22,016	1,101	75	6.81%			
Borrower Call-Ins	32,932	823		0.00%			
Correspondence	2,999	84		0.00%			
Delinquent Accounts	609	58		0.00%			
AWG Accounts	811	811		0.00%			
Litigation Packages	15	15		0.00%			
Compromises Offered	133	30		#REF!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	195	195		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	1,415	1,415		0.00%			
Rehabilitation's Submitted	590	590		0.00%			
Letters Generated	30,374	25,906		0.00%			
Death Resolutions	137	137		0.00%			
Disability Resolutions	106	106		0.00%			
Bankruptcy Resolutions	31	31		0.00%			
Incarcerations	88	88		0.00%			
EFT - Account Update	20	20		0.00%			
EFT - Billing	20	20		0.00%			
EFT - Returns	12	12		0.00%			
Accounts Recalled by ED		925	0	#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 9,833	9833	23	0.23%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	175	0		#DIV/0!			
Delinquent Accounts	28	2		0.00%			
AWG Accounts	4	4		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	24	24		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	17	17		0.00%			
Rehabilitation's Submitted	83	83		0.00%			
Letters Generated	511	197		0.00%			
Death Resolutions	5	5		0.00%			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	3	3		0.00%			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	2	0		#DIV/0!			
EFT - Billing	3	0		#DIV/0!			
EFT - Returns	3	0		#DIV/0!			
Accounts Recalled by ED	214	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
	(b)(4)						
Balance Review	117,609	117,609	87	0.07%			
Phone Calls Attempted	991,931	495		0.00%			
Borrower Contacts	25,389	254		0.00%			
Borrower Call-Ins	35,277	352		0.00%			
Correspondence	2,603	69		0.00%			
Delinquent Accounts	604	60		0.00%			
AWG Accounts	799	799		0.00%			
Litigation Packages	20	20		0.00%			
Compromises Offered	184	184		#REF!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	172	172		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	1,520	1,520		0.00%			
Rehabilitation's Submitted	626	626		0.00%			
Letters Generated	49,523	303		0.00%			
Death Resolutions	183	183		0.00%			
Disability Resolutions	120	120		0.00%			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	113	113		0.00%			
EFT - Account Update	18	0		#DIV/0!			
EFT - Billing	18	0		#DIV/0!			
EFT - Returns	13	0		#DIV/0!			
Accounts Recalled by ED	1,324	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 9,532	9532	2	0.02%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	178	0		#DIV/0!			
Delinquent Accounts	29	14		0.00%			
AWG Accounts	22	22		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	14	11		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	21	21		0.00%			
Rehabilitation's Submitted	85	85		0.00%			
Letters Generated	549	52		0.00%			
Death Resolutions	1	1		0.00%			
Disability Resolutions	1	1		0.00%			
Bankruptcy Resolutions	2	2		0.00%			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	5	5		0.00%			
EFT - Billing	2	2		0.00%			
EFT - Returns	2	2		0.00%			
Accounts Recalled by ED	305	0		#DIV/0!			
Accounts in Suspense	1	1		0.00%			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 87,449	87,449	20	0.02%			
Phone Calls Attempted	1,010,359	550	5	0.91%			
Borrower Contacts	23,647	1,182	15	1.27%			
Borrower Call-Ins	34,971	349	10	2.87%			
Correspondence	3,159	63		0.00%			
Delinquent Accounts	734	50		0.00%			
AWG Accounts	999	999		0.00%			
Litigation Packages	47	47	2	4.26%			
Compromises Offered	183	30	0	0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	178	178		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	1,398	1,398		0.00%			
Rehabilitation's Submitted	707	707		0.00%			
Letters Generated	57,131	12,204		0.00%			
Death Resolutions	201	201		0.00%			
Disability Resolutions	163	163		0.00%			
Bankruptcy Resolutions	36	36		0.00%			
Incarcerations	84	84		0.00%			
EFT - Account Update	21	21		0.00%			
EFT - Billing	21	21		0.00%			
EFT - Returns	20	20		0.00%			
Accounts Recalled by ED	2,107	0		#DIV/0!			
Accounts in Suspense	9	9		0.00%			



QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	b)(4) 9,333	9333	0	0.00%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	107	0		#DIV/0!			
Delinquent Accounts	29	18		0.00%			
AWG Accounts	2	2		0.00%			
Litigation Packages	0	0	0	#DIV/0!			
Compromises Offered	13	6		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	21	21		0.00%			
Rehabilitation's Submitted	69	69		0.00%			
Letters Generated	500	0		#DIV/0!			
Death Resolutions	1	1		0.00%			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	7	7		0.00%			
EFT - Billing	6	6		0.00%			
EFT - Returns	1	1		0.00%			
Accounts Recalled by ED	199	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 120,548	120,548	74	0.06%			
Phone Calls Attempted	978,366	489		0.00%			
Borrower Contacts	24,122	1,206		0.00%			
Borrower Call-Ins	31,936	1,597		0.00%			
Correspondence	2,443	59		0.00%			
Delinquent Accounts	823	56		0.00%			
AWG Accounts	756	756		0.00%			
Litigation Packages	41	41	3	7.32%			
Compromises Offered	133	25		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	241	241		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	(b)(4) 1,522	1,522		0.00%			
Rehabilitation's Submitted	709	709		0.00%			
Letters Generated	65,624	52,667		0.00%			
Death Resolutions	96	96		0.00%			
Disability Resolutions	148	148		0.00%			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	130	130		0.00%			
EFT - Account Update	20	20		0.00%			
EFT - Billing	20	20		0.00%			
EFT - Returns	14	14		0.00%			
Accounts Recalled by ED	(b)(4) 1,603	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 9,154	9154	9	0.10%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	88	0		#DIV/0!			
Delinquent Accounts	18	10		0.00%			
AWG Accounts	3	3		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	8	6		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	1	1		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	16	16		0.00%			
Rehabilitation's Submitted	37	37		0.00%			
Letters Generated	365	0		#DIV/0!			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	1	1		0.00%			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	0	0		#DIV/0!			
EFT - Billing	0	0		#DIV/0!			
EFT - Returns	0	0		#DIV/0!			
(b)(4) Accounts Recalled by ED	180	0		#DIV/0!			
Accounts in Suspense	2	2		0.00%			

QC Sample	Total Number	Sample Size	Errors Found #	Errors Found %	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 118,241	118,241	140	0.12%			
Phone Calls Attempted	925,305	462		0.00%			
Borrower Contacts	24,228	1,211		0.00%			
Borrower Call-Ins	29,883	1,494		0.00%			
Correspondence	1,018	56		0.00%			
Delinquent Accounts	(b)(4) 2,724	61		0.00%			
AWG Accounts	842	842		0.00%			
Litigation Packages	27	27		0.00%			
Compromises Offered	108	108		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	208	208		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	(b)(4) 1,476	1,476		0.00%			
Rehabilitation's Submitted	873	873		0.00%			
Letters Generated	50,840	301		0.00%			
Death Resolutions	144	144		0.00%			
Disability Resolutions	193	193		0.00%			
Bankruptcy Resolutions	7	7		0.00%			
Incarcerations	110	110		0.00%			
EFT - Account Update	18	18		0.00%			
EFT - Billing	18	18		0.00%			
EFT - Returns	13	13		0.00%			
Accounts Recalled by ED	(b)(4) 2,071	0		#DIV/0!			
Accounts in Suspense	11	11		0.00%			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 6,548	6548	13	0.20%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	113	0		#DIV/0!			
Delinquent Accounts	18	1		0.00%			
AWG Accounts	3	3		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	8	8		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	15	15		0.00%			
Rehabilitation's Submitted	23	23		0.00%			
Letters Generated	391	0		#DIV/0!			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	1	1		0.00%			
EFT - Account Update	0	0		#DIV/0!			
EFT - Billing	0	0		#DIV/0!			
EFT - Returns	2	2		0.00%			
(b)(4) Accounts Recalled by ED	121	0		#DIV/0!			
Accounts in Suspense	2	2		0.00%			

QC Sample	Total Number	Sample Size	Errors Found #	Errors Found %	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 92,299	92,299	65	0.07%			
Phone Calls Attempted	1,008,100	554		0.00%			
Borrower Contacts	25,242	1,262		0.00%			
Borrower Call-Ins	30,394	1,262		0.00%			
Correspondence	2,909	21		0.00%			
Delinquent Accounts	1025	25		0.00%			
AWG Accounts	1034	1034		0.00%			
Litigation Packages	16	16		0.00%			
Compromises Offered	118	30		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	216	216		0.00%			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	1,456	1,456		0.00%			
Rehabilitation's Submitted	995	995		0.00%			
Letters Generated	34,356	10,310		0.00%			
Death Resolutions	188	188		0.00%			
Disability Resolutions	109	109		0.00%			
Bankruptcy Resolutions	37	37		0.00%			
Incarcerations	125	125		0.00%			
EFT - Account Update	19	19		0.00%			
EFT - Billing	20	20		0.00%			
EFT - Returns	20	20		0.00%			
Accounts Recalled by ED	1,663	0		#DIV/0!			
Accounts in Suspense	7	7		0.00%			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 6,466	6466	0	0.00%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	87	0		#DIV/0!			
Delinquent Accounts	14	14		0.00%			
AWG Accounts	7	7		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	5	1		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	8	8		0.00%			
Rehabilitation's Submitted	15	15		0.00%			
Letters Generated	348	0		#DIV/0!			
Death Resolutions	1	1		0.00%			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	0	0		#DIV/0!			
EFT - Billing	0	0		#DIV/0!			
EFT - Returns	1	1		0.00%			
(b)(4) Accounts Recalled by ED	79	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 123,389	123,389	72	0.06%			
Phone Calls Attempted	938,723	469		0.00%			
Borrower Contacts	12,440	622		0.00%			
Borrower Call-Ins	26,578	1,329		0.00%			
Correspondence	2,092	45		0.00%			
Delinquent Accounts	923	22		0.00%			
AWG Accounts	891	891		0.00%			
Litigation Packages	27	27		0.00%			
Compromises Offered	104	25		0.00%			
Consolidations Offered	24	24		0.00%			
ICRP Cons. Offered	256	256		0.00%			
LVCs	2	2		0.00%			
Rehabilitation's Offered	(b)(4) 1,169	1,169		0.00%			
Rehabilitation's Submitted	794	794		0.00%			
Letters Generated	61,852	90		0.00%			
Death Resolutions	137	137		0.00%			
Disability Resolutions	64	64		0.00%			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	115	115		0.00%			
EFT - Account Update	18	18		0.00%			
EFT - Billing	18	18		0.00%			
EFT - Returns	11	11		0.00%			
Accounts Recalled by ED	1,489		0	#DIV/0!			
Accounts in Suspense				#DIV/0!			



QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 6,372	6372	0	0.00%			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	118	0		#DIV/0!			
Delinquent Accounts	15	13		0.00%			
AWG Accounts	2	2		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	5	5		0.00%			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	5	5		0.00%			
Rehabilitation's Submitted	13	13		0.00%			
Letters Generated	292	292		0.00%			
Death Resolutions	1	1		0.00%			
Disability Resolutions	1	1		0.00%			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	0	0		#DIV/0!			
EFT - Billing	0	0		#DIV/0!			
EFT - Returns	1	1		0.00%			
Accounts Recalled by ED	92	92		0.00%			
Accounts in Suspense	1	1		0.00%			

QC Sample	Total Number	Sample Size	Errors Found #	Errors Found %	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 99,519	99,519	24	0.02%			
Phone Calls Attempted	1,179,060	590		0.00%			
Borrower Contacts	27,031	1,352		0.00%			
Borrower Call-Ins	33,874	1,694		0.00%			
Correspondence	2,587	21		0.00%			
Delinquent Accounts	1519	20		0.00%			
AWG Accounts	941	941		0.00%			
Litigation Packages	25	25		0.00%			
Compromises Offered	151	25		0.00%			
Consolidations Offered	39	39		0.00%			
ICRP Cons. Offered	99	99		0.00%			
LVCs	33	33		0.00%			
Rehabilitation's Offered	1,799	1,799		0.00%			
Rehabilitation's Submitted	876	876		0.00%			
Letters Generated	52,242	1,155		0.00%			
Death Resolutions	181	181		0.00%			
Disability Resolutions	155	155		0.00%			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	173	173		0.00%			
EFT - Account Update	22	22		0.00%			
EFT - Billing	22	22		0.00%			
EFT - Returns	16	16		0.00%			
Accounts Recalled by ED	(b)(4) 1,713	1,713		0.00%			
Accounts in Suspense	9	9		0.00%			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	59	0		#DIV/0!			
Delinquent Accounts	60	0		#DIV/0!			
AWG Accounts	4	4		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	4	0		#DIV/0!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	11	11		0.00%			
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	258	0		#DIV/0!			
Death Resolutions	4	4		0.00%			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	1	1		0.00%			
EFT - Billing	1	1		0.00%			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	0	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found # %	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)		#DIV/0!			
Phone Calls Attempted	1,041,110	521	0.00%			
Borrower Contacts	23,262	232	0.00%			
Borrower Call-Ins	29,194	291	0.00%			
Correspondence	1,640	35	0.00%			
Delinquent Accounts	805	40	0.00%			
AWG Accounts	1274	1274	0.00%			
Litigation Packages	7	7	0.00%			
Compromises Offered	91	91	0.00%			
Consolidations Offered	16	16	0.00%			
ICRP Cons. Offered	30	30	0.00%			
LVCs	20	20	0.00%			
Rehabilitation's Offered	1,187	1,187	0.00%			
Rehabilitation's Submitted	0	0	#DIV/0!			
Letters Generated	18,919	280	0.00%			
Death Resolutions	62	62	0.00%			
Disability Resolutions	29	29	0.00%			
Bankruptcy Resolutions	0	0	#DIV/0!			
Incarcerations	31	31	0.00%			
EFT - Account Update	1	1	0.00%			
EFT - Billing	1	1	0.00%			
EFT - Returns	0	0	#DIV/0!			
Accounts Recalled by ED	0	0	#DIV/0!			
Accounts in Suspense			#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	59	0		#DIV/0!			
Delinquent Accounts	60	2	0.00%				
AWG Accounts	4	4	0.00%				
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	7	0		#DIV/0!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	11	11	0.00%				
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	258	0		#DIV/0!			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	1	1	0.00%				
EFT - Billing	1	1	0.00%				
EFT - Returns	0	0		#DIV/0!			
(b)(4) Accounts Recalled by ED	0	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found # %	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)		#DIV/0!			
Phone Calls Attempted	587,047	294	0.00%			
Borrower Contacts	17,503	175	0.00%			
Borrower Call-Ins	25,499	254	0.00%			
Correspondence	1,640	50	0.00%			
Delinquent Accounts	805	39	0.00%			
AWG Accounts	1281	1281	0.00%			
Litigation Packages	0	0	#DIV/0!			
Compromises Offered	53	15	0.00%			
Consolidations Offered	16	16	0.00%			
ICRP Cons. Offered	30	30	0.00%			
LVCs	20	30	0.00%			
Rehabilitation's Offered	1,187	1,187	0.00%			
Rehabilitation's Submitted	0	0	#DIV/0!			
Letters Generated	18,919	259	0.00%			
Death Resolutions	185	185	0.00%			
Disability Resolutions	187	187	0.00%			
Bankruptcy Resolutions	0	0	#DIV/0!			
Incarcerations	94	94	0.00%			
EFT - Account Update	1	1	0.00%			
EFT - Billing	1	1	0.00%			
EFT - Returns	0	0	#DIV/0!			
Accounts Recalled by ED	0	0	#DIV/0!			
Accounts in Suspense			#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	59	0		#DIV/0!			
Delinquent Accounts	60	0		#DIV/0!			
AWG Accounts	0	0		#DIV/0!			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	1	0		#DIV/0!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	11	11	0.00%				
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	258	0		#DIV/0!			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	1	1	0.00%				
EFT - Billing	1	1	0.00%				
EFT - Returns	0	0		#DIV/0!			
(b)(4) Accounts Recalled by ED	0	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted	587,047	294		0.00%			
Borrower Contacts	17,503	175		0.00%			
Borrower Call-Ins	25,499	255		0.00%			
Correspondence	1,640	50		0.00%			
Delinquent Accounts	805	30		0.00%			
AWG Accounts	1024	1024		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	45	45		0.00%			
Consolidations Offered	16	16		0.00%			
ICRP Cons. Offered	30	30		0.00%			
LVCs	20	20		0.00%			
Rehabilitation's Offered	1,187	1,187		0.00%			
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	18,919	250		0.00%			
Death Resolutions	128	128		0.00%			
Disability Resolutions	88	88		0.00%			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	53	53		0.00%			
EFT - Account Update	1	1		0.00%			
EFT - Billing	1	1		0.00%			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	0	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			



QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	40	0		#DIV/0!			
Delinquent Accounts	37	11	0.00%				
AWG Accounts	12	12	0.00%				
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	8	0		#DIV/0!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	12	12	0.00%				
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	262	0		#DIV/0!			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update				#DIV/0!			
EFT - Billing				#DIV/0!			
EFT - Returns				#DIV/0!			
Accounts Recalled by ED	0	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found # %	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)		#DIV/0!			
Phone Calls Attempted	723,748	362	0.00%			
Borrower Contacts	17,838	178	0.00%			
Borrower Call-Ins	28,515	285	0.00%			
Correspondence	1,737	46	0.00%			
Delinquent Accounts	3001	30	0.00%			
AWG Accounts	841	841	0.00%			
Litigation Packages	0	0	#DIV/0!			
Compromises Offered	85	15	0.00%			
Consolidations Offered	5	5	0.00%			
ICRP Cons. Offered	20	20	0.00%			
LVCs	8	8	0.00%			
Rehabilitation's Offered	670	570	0.00%			
Rehabilitation's Submitted	0	0	#DIV/0!			
Letters Generated	262	247	0.00%			
Death Resolutions	159	159	0.00%			
Disability Resolutions	145	145	0.00%			
Bankruptcy Resolutions	0	0	#DIV/0!			
Incarcerations	130	130	0.00%			
EFT - Account Update	22	22	0.00%			
EFT - Billing	22	22	0.00%			
EFT - Returns	2	2	0.00%			
Accounts Recalled by ED	0	0	#DIV/0!			
Accounts in Suspense			#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	58	0		#DIV/0!			
Delinquent Accounts	45	7	0.00%				
AWG Accounts	3	3	0.00%				
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	3	3	0.00%				
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	8	8	0.00%				
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	242	0		#DIV/0!			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	0	0		#DIV/0!			
EFT - Billing	0	0		#DIV/0!			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	0	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found # %	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted	811,390	406	0.00%			
Borrower Contacts	26,701	267	0.00%			
Borrower Call-Ins	32,096	320	0.00%			
Correspondence	2,861	42	0.00%			
Delinquent Accounts	3356	71	0.00%			
AWG Accounts	1262	1262	0.00%			
Litigation Packages	0	0	#DIV/0!			
Compromises Offered	85	22	0.00%			
Consolidations Offered	10	10	0.00%			
ICRP Cons. Offered	8	8	0.00%			
LVCs	29	29	0.00%			
Rehabilitation's Offered	1,311	1,311	0.00%			
Rehabilitation's Submitted	0	0	#DIV/0!			
Letters Generated	40,053	11,631	0.00%			
Death Resolutions	416	416	0.00%			
Disability Resolutions	404	404	0.00%			
Bankruptcy Resolutions	0	0	#DIV/0!			
Incarcerations	216	216	0.00%			
EFT - Account Update	20	20	0.00%			
EFT - Billing	20	20	0.00%			
EFT - Returns	3	3	0.00%			
Accounts Recalled by ED	0	0	#DIV/0!			
Accounts in Suspense			#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	36	0		#DIV/0!			
Delinquent Accounts	54	25	0.00%				
AWG Accounts	8	8	0.00%				
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	8	0		#DIV/0!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	18	18	0.00%				
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	408	123	0.00%				
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	0	0		#DIV/0!			
EFT - Billing	2	0		#DIV/0!			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	6	6	0.00%				
Accounts in Suspense	0	0		#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted	898,861	449		0.00%			
Borrower Contacts	30,893	618		0.00%			
Borrower Call-Ins	36,734	735		0.00%			
Correspondence	2,769	63		0.00%			
Delinquent Accounts	4454	58		0.00%			
AWG Accounts	1546	1546		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	139	0		#DIV/0!			
Consolidations Offered	6	6		0.00%			
ICRP Cons. Offered	5	5		0.00%			
LVCs	22	22		0.00%			
Rehabilitation's Offered	1,933	1,933		0.00%			
Rehabilitation's Submitted	0	0		#DIV/0!			
Letters Generated	38,799	148		0.00%			
Death Resolutions	281	281		0.00%			
Disability Resolutions	376	376		0.00%			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	128	128		0.00%			
EFT - Account Update	21	21		0.00%			
EFT - Billing	21	21		0.00%			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	(b)(4) 5,936	5,936		0.00%			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted	0	0		#DIV/0!			
Borrower Contacts	0	0		#DIV/0!			
Borrower Call-Ins	0	0		#DIV/0!			
Correspondence	83	0		#DIV/0!			
Delinquent Accounts	58	28	0.00%				
AWG Accounts	3	3	0.00%				
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	10	0		#DIV/0!			
Consolidations Offered	0	0		#DIV/0!			
ICRP Cons. Offered	0	0		#DIV/0!			
LVCs	0	0		#DIV/0!			
Rehabilitation's Offered	17	17	0.00%				
Rehabilitation's Submitted	1	1	0.00%				
Letters Generated	375	0		#DIV/0!			
Death Resolutions	0	0		#DIV/0!			
Disability Resolutions	0	0		#DIV/0!			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	0	0		#DIV/0!			
EFT - Account Update	3	3	0.00%				
EFT - Billing	0	0		#DIV/0!			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	0	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted	898,861	449		0.00%			
Borrower Contacts	30,893	618		0.00%			
Borrower Call-Ins	36,734	735		0.00%			
Correspondence	2,731	46		0.00%			
Delinquent Accounts	5292	50		0.00%			
AWG Accounts	1409	1409		0.00%			
Litigation Packages	0	0		#DIV/0!			
Compromises Offered	135	135		0.00%			
Consolidations Offered	5	5		0.00%			
ICRP Cons. Offered	3	3		0.00%			
LVCs	13	13		0.00%			
Rehabilitation's Offered	1,486	1,486		0.00%			
Rehabilitation's Submitted	68	68		0.00%			
Letters Generated	35,260	4,218		0.00%			
Death Resolutions	316	316		0.00%			
Disability Resolutions	368	368		0.00%			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	87	87		0.00%			
EFT - Account Update	20	20		0.00%			
EFT - Billing	20	20		0.00%			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED		0		#DIV/0!			
Accounts in Suspense				#DIV/0!			



QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4)			#DIV/0!			
Phone Calls Attempted				#DIV/0!			
Borrower Contacts				#DIV/0!			
Borrower Call-Ins				#DIV/0!			
Correspondence	72	10	0.00%				
Delinquent Accounts	17	5	0.00%				
AWG Accounts	\$1.00	\$1.00	0.00%				
Litigation Packages	0	0	#DIV/0!				
Compromises Offered	7	5	0.00%				
Consolidations Offered	0	0	#DIV/0!				
ICRP Cons. Offered	0	0	#DIV/0!				
LVCs	0	0	#DIV/0!				
Rehabilitation's Offered	8	8	0.00%				
Rehabilitation's Submitted	1	1	0.00%				
Letters Generated			#DIV/0!				
Death Resolutions	0	0	#DIV/0!				
Disability Resolutions	0	0	#DIV/0!				
Bankruptcy Resolutions	0	0	#DIV/0!				
Incarcerations	0	0	#DIV/0!				
EFT - Account Update			#DIV/0!				
EFT - Billing			#DIV/0!				
EFT - Returns			#DIV/0!				
Accounts Recalled by ED	(b)(4)	17	0	#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	b)(4)			#DIV/0!			
Phone Calls Attempted	811,412	406		0.00%			
Borrower Contacts	22,625	1,131		0.00%			
Borrower Call-Ins	27,953	1,398		0.00%			
Correspondence	2,653	\$50.00		0.00%			
Delinquent Accounts	\$1,924.00	\$44.00		0.00%			
AWG Accounts	\$1,444.00	\$1,444.00		0.00%			
Litigation Packages	0	\$0.00		#DIV/0!			
Compromises Offered	77	25		0.00%			
Consolidations Offered	5	5		0.00%			
ICRP Cons. Offered	2	2		0.00%			
LVCs	11	11		0.00%			
Rehabilitation's Offered	1,253	1,253		0.00%			
Rehabilitation's Submitted	73	73		0.00%			
Letters Generated		127		0.00%			
Death Resolutions	216	216		0.00%			
Disability Resolutions	346	346		0.00%			
Bankruptcy Resolutions	0	0		#DIV/0!			
Incarcerations	79	79		0.00%			
EFT - Account Update	21	0		#DIV/0!			
EFT - Billing	22	0		#DIV/0!			
EFT - Returns	0	0		#DIV/0!			
Accounts Recalled by ED	1,990	0		#DIV/0!			
Accounts in Suspense				#DIV/0!			

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted				#DIV/0!		
Borrower Contacts				#DIV/0!		
Borrower Call-Ins				#DIV/0!		
Correspondence	52	5	0	0.00%		
Delinquent Accounts	0	0	0	#DIV/0!		
AWG Accounts	0	0	0	#DIV/0!		
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	7	7	0	0.00%		
Consolidations Offered	1	1	0	0.00%		
ICRP Cons. Offered	0	0	0	#DIV/0!		
LVCs	0	0	0	#DIV/0!		
Rehabilitation's Offered	8	8	0	0.00%		
Rehabilitation's Submitted	3	3	0	0.00%		
Letters Generated				#DIV/0!		
Death Resolutions	0	0	0	#DIV/0!		
Disability Resolutions	0	0	0	#DIV/0!		
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	0	0	0	#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
Accounts Recalled by ED				#DIV/0!		
Accounts in Suspense				#DIV/0!		



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted	923,999	329	31	9.42%	violations of internal compliance policies	written corrective action issued
Borrower Contacts	22,394	1,120	0	0.00%		
Borrower Call-Ins	25,795	1,290	0	0.00%		
Correspondence	1,651	50	0	0.00%		
Delinquent Accounts	1,291	95	20	21.05%	collector actions did not meet quality standards	individual coaching with staff
AWG Accounts	10	10	0	0.00%	based on AWG's initiated	
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	109	24	0	0.00%		
Consolidations Offered	4	4	0	0.00%		
ICRP Cons. Offered	8	8	0	0.00%		
LVCs	7	7	0	0.00%		
Rehabilitation's Offered	982	982	0	0.00%	based on new rehabs set up	
Rehabilitation's Submitted	1,600	1,600	0	0.00%	based on rehabs submitted for sale	
Letters Generated	50,231	308	0	0.00%		
Death Resolutions	147	147	0	0.00%	based on ED approval of previous submissions	
Disability Resolutions	575	575	0	0.00%	based on ED approval of previous submissions	
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	64	64	0	0.00%	based on ED approval of previous submissions	
EFT - Account Update	0	0	0	#DIV/0!		
EFT - Billing	0	0	0	#DIV/0!		
EFT - Returns	0	0	0	#DIV/0!		
Accounts Recalled by ED	1,400	0	0	#DIV/0!		
Accounts in Suspense				#DIV/0!		



QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted				#DIV/0!		
Borrower Contacts				#DIV/0!		
Borrower Call-Ins				#DIV/0!		
Correspondence	19	5	0	0.00%		
Delinquent Accounts	0	0	0	#DIV/0!		
AWG Accounts	0	0	0	#DIV/0!		
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	0	0	0	#DIV/0!		
Consolidations Offered	0	0	0	#DIV/0!		
ICRP Cons. Offered	0	0	0	#DIV/0!		
LVCs	0	0	0	#DIV/0!		
Rehabilitation's Offered	6	6	0	0.00%		
Rehabilitation's Submitted	1	1	0	0.00%		
Letters Generated				#DIV/0!		
Death Resolutions	0	0	0	#DIV/0!		
Disability Resolutions	0	0	0	#DIV/0!		
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	0	0	0	#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
Accounts Recalled by ED				#DIV/0!		
Accounts in Suspense				#DIV/0!		





QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted	889,659	325	42	12.92%	violations of internal compliance policies	written corrective action issued
Borrower Contacts	27,599	1,380	0	0.00%		
Borrower Call-Ins	14,324	716	0	0.00%		
Correspondence	1,282	44	0	0.00%		
Delinquent Accounts	1,764	92	17	18.48%	collector actions did not meet quality standards	individual coaching with staff
AWG Accounts	30	30	0	0.00%	based on AWG's initiated	
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	89	25	0	0.00%		
Consolidations Offered	2	2	0	0.00%		
ICRP Cons. Offered	3	3	0	0.00%		
LVCs	5	5	0	0.00%		
Rehabilitation's Offered	2,782	2,782	0	0.00%	based on new rehabs set up	
Rehabilitation's Submitted	918	918	0	0.00%	based on rehabs submitted for sale	
Letters Generated	34,238	364	2	0.55%	inaccurate payment schedule on letter	letters were suppressed from being sent
Death Resolutions	159	159	0	0.00%	based on ED approval of previous submissions	
Disability Resolutions	322	322	0	0.00%	based on ED approval of previous submissions	
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	142	142	0	0.00%	based on ED approval of previous submissions	
EFT - Account Update	0	0	0	#DIV/0!		
EFT - Billing	0	0	0	#DIV/0!		
EFT - Returns	0	0	0	#DIV/0!		
Accounts Recalled by ED	1,400	0	0	#DIV/0!		
Accounts in Suspense				#DIV/0!		

Preventive Measure

(b)(4)

re-training on compliance policies

review of calling strategy

programming changes

QUALITY CONTROL						
July-12						
AG564						
QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action
Balance Review	(b)(4) 0	0			#DIV/0!	
Phone Calls Attempted					#DIV/0!	
Borrower Contacts					#DIV/0!	
Borrower Call-Ins					#DIV/0!	
Correspondence	29	8	0	0.00%		
(b)(4) Delinquent Accounts	0	0	0	#DIV/0!		
AWG Accounts	0	0	0	#DIV/0!		
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	16	4	0	0.00%		
Consolidations Offered	0	0	0	#DIV/0!		
ICBP Cons. Offered	0	0	0	#DIV/0!		
LVCs	0	0	0	#DIV/0!		
(b)(4) Rehabilitation's Offered	7	7	0	0.00%		
Rehabilitation's Submitted	0	0	0	#DIV/0!		
Letters Generated	0	0		#DIV/0!		
Death Resolutions	0	0	0	#DIV/0!		
Disability Resolutions	0	0	0	#DIV/0!		
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	0	0	0	#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
(b)(4) Accounts Recalled by ED				#DIV/0!		
Accounts in Suspense				#DIV/0!		



QUALITY CONTROL						
July-12						
AG588						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)					
Phone Calls Attempted	874,605	367	43	11.72%	violations of internal compliance policies identified by independent compliance-monitoring team	written corrective action issued
Borrower Contacts	23,264	1,163	33	2.84%	general quality review conducted by management	individual coaching with staff
Borrower Call-Ins	12,103	605	16	2.64%	general quality review conducted by management	individual coaching with staff
Correspondence	1,759	54	0	0.00%		
(b)(4)						
Delinquent Accounts	1,667	1,130	106	9.38%	includes audit conducted by independent Quality Assurance team in addition to management review; findings are result of collectors not meeting work-quality standards	individual coaching with staff
AWG Accounts	0	0	0	#DIV/0!	no new AWG's initiated	
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	112	24	0	0.00%		
Consolidations Offered	3	3	0	0.00%		
ICRP Cons. Offered	6	6	0	0.00%		
LVCs	2	2	0	0.00%		
(b)(4)						
Rehabilitation's Offered	1,906	1,906	0	0.00%	based on new rehabs set up	
Rehabilitation's Submitted	1,075	1,075	0	0.00%	based on rehabs submitted for sale	
Letters Generated	41,595	294	1	0.34%	inaccurate payment schedule on letter	n/a
Death Resolutions	126	126	0	0.00%	based on ED approvals in E-IMF system	
Disability Resolutions	208	208	0	0.00%	based on ED approvals in E-IMF system	
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	129	129	0	0.00%	based on ED approvals in E-IMF system	
EFT - Account Update	29,508	0	0	#DIV/0!		
EFT - Billing	10,284	0	0	#DIV/0!		
EFT - Returns	0	0	0	#DIV/0!		
(b)(4)						
Accounts Recalled by ED	652	0	0	#DIV/0!		
Accounts in Suspense				#DIV/0!		



QUALITY CONTROL						
August-12						
AG564						
QC Sample	Total Number	Sample Size	Errors Found %	#	Description of Errors	Corrective Action
Balance Review	(b)(4)				#DIV/0!	
Phone Calls Attempted					#DIV/0!	
Borrower Contacts					#DIV/0!	
Borrower Call-Ins					#DIV/0!	
Correspondence	29	7	0	0.00%		
(b)(4) Delinquent Accounts	0	0			#DIV/0!	
AWG Accounts	0	0			#DIV/0!	
Litigation Packages	0	0			#DIV/0!	
Compromises Offered	11	11	0	0.00%		
Consolidations Offered	0	0			#DIV/0!	
ICRP Cons. Offered	0	0			#DIV/0!	
LVCs	0	0			#DIV/0!	
(b)(4) Rehabilitations Offered	20	20	0	0.00%		
Rehabilitations Submitted	21	21	0	0.00%		
Letters Generated	0	0			#DIV/0!	
Death Resolutions	0	0			#DIV/0!	
Disability Resolutions	0	0			#DIV/0!	
Bankruptcy Resolutions	0	0			#DIV/0!	
Incarcerations	0	0			#DIV/0!	
EFT - Account Update					#DIV/0!	
EFT - Billing					#DIV/0!	
EFT - Returns					#DIV/0!	
(b)(4) Accounts Recalled by ED					#DIV/0!	
Accounts in Suspense					#DIV/0!	





QUALITY CONTROL						
August-12						
AG588						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)					
Phone Calls Attempted	855,907	338	37	10.95%	violations of internal compliance policies identified by independent compliance-monitoring team	written corrective action issued
Borrower Contacts	29,614	1,481	59	3.98%	general quality review conducted by management	individual coaching with staff
Borrower Call-Ins	15,292	765	18	2.35%	general quality review conducted by management	individual coaching with staff
Correspondence	1,482	45	0	0.00%		
(b)(4)						
Delinquent Accounts	1,660	985	88	8.93%	includes audit conducted by independent Quality Assurance team in addition to management review; findings are result of collectors not meeting work-quality standards	individual coaching with staff
AWG Accounts	94	94	0	0.00%	based on AWG's initiated	
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	96	25	0	0.00%		
Consolidations Offered	3	3	0	0.00%		
ICRP Cons. Offered	4	4	0	0.00%		
LVCs	7	7	0	0.00%		
(b)(4)						
Litigation's Offered	3,068	3,068	0	0.00%	based on new rehabs set up	
Rehabilitation's Submitted	1,357	1,357	0	0.00%	based on rehabs submitted for sale	
Letters Generated	37,114	345	0	0.00%		
Death Resolutions	158	158	0	0.00%	based on ED approvals in E-IMF system	
Disability Resolutions	168	168	0	0.00%	based on ED approvals in E-IMF system	
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	88	88	0	0.00%	based on ED approvals in E-IMF system	
EFT - Account Update	21,788	0	0	#DIV/0!		
EFT - Billing	5,639	0	0	#DIV/0!		
EFT - Returns	14,778	0	0	#DIV/0!		
(b)(4)						
Accounts Recalled by ED	1,270	0	0	#DIV/0!		
Accounts in Suspense				#DIV/0!		



QUALITY CONTROL						
September-12						
AG564						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted				#DIV/0!		
Borrower Contacts				#DIV/0!		
Borrower Call-Ins				#DIV/0!		
Correspondence	21	6	0	0.00%		
(b)(4)						
Frequent Accounts	0	0		#DIV/0!		
AWG Accounts	0	0		#DIV/0!		
Litigation Packages	0	0		#DIV/0!		
Compromises Offered	7	7	0	0.00%		
Consolidations Offered	0	0		#DIV/0!		
ICRP Cons. Offered	0	0		#DIV/0!		
LVCs	0	0		#DIV/0!		
(b)(4)						
Litigation's Offered	30	30	0	0.00%		
Rehabilitation's Submitted	2	2	0	0.00%		
Letters Generated				#DIV/0!		
Death Resolutions	0	0		#DIV/0!		
Disability Resolutions	0	0		#DIV/0!		
Bankruptcy Resolutions	0	0		#DIV/0!		
Incarcerations	0	0		#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
(b)(4)						
Accounts Recalled by ED	14	0		#DIV/0!		
Accounts in Suspense				#DIV/0!		



QUALITY CONTROL						
September-12						
AG588						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)					
Phone Calls Attempted	676,309	346	40	11.56%	violations of internal compliance policies identified by independent compliance-monitoring team	written corrective action issued
Borrower Contacts	24,389	1,219	64	5.25%	general quality review conducted by management	individual coaching with staff
Borrower Call-Ins	15,292	765	22	2.88%	general quality review conducted by management	individual coaching with staff
Correspondence	1,613	49	0	0.00%		
(b)(4)						
Delinquent Accounts	1,433	725	61	8.41%	includes audit conducted by independent Quality Assurance team in addition to management review; findings are result of collectors not meeting work-quality standards	individual coaching with staff
AWG Accounts	200	200	0	0.00%	based on AWG's initiated	
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	99	25	0	0.00%		
Consolidations Offered	0	0	0	#DIV/0!		
ICRP Cons. Offered	2	2	0	0.00%		
LVCs	2	2	0	0.00%		
(b)(4)						
Rehabilitation's Offered	1,979	1,979	0	0.00%	based on new rehabs set up	
Rehabilitation's Submitted	344	344	0	0.00%	based on rehabs submitted for sale	
Letters Generated	35,185	285	0	0.00%		
Death Resolutions	105	105	0	0.00%	based on ED approvals in E-IMF system	
Disability Resolutions	273	273	0	0.00%	based on ED approvals in E-IMF system	
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	78	78	0	0.00%	based on ED approvals in E-IMF system	
EFT - Account Update	11,999	0	0	#DIV/0!		
EFT - Billing	2,808	0	0	#DIV/0!		
EFT - Returns	82,756	0	0	#DIV/0!		
(b)(4)						
Accounts Recalled by ED	359	0	0	#DIV/0!		
Accounts in Suspense				#DIV/0!		



QUALITY CONTROL						
October-12						
AG564						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted				#DIV/0!		
Borrower Contacts				#DIV/0!		
Borrower Call-Ins				#DIV/0!		
Correspondence	32	32	0	0.00%		
(b)(4) Delinquent Accounts	0	0		#DIV/0!		
AWG Accounts	0	0		#DIV/0!		
Litigation Packages	0	0		#DIV/0!		
Compromises Offered	3	3	0	0.00%		
Consolidations Offered	0	0		#DIV/0!		
ICRP Cons. Offered	0	0		#DIV/0!		
LVCs	0	0		#DIV/0!		
(b)(4) Rehabilitation's Offered	14	14	0	0.00%		
Rehabilitation's Submitted	19	19	0	0.00%		
Letters Generated				#DIV/0!		
Death Resolutions	0	0		#DIV/0!		
Disability Resolutions	0	0		#DIV/0!		
Bankruptcy Resolutions	0	0		#DIV/0!		
Incarcerations	0	0		#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
(b)(4) Accounts Recalled by ED				#DIV/0!		
Accounts in Suspense				#DIV/0!		





QUALITY CONTROL

October-12

AG588

(b)(4)  
 \*\*Note: we experienced random outages of our dialer system due to Hurricane Sandy. During these outages, phone calls made by our staff were still being recorded. However, we do not have the ability to select a particular phone call from the recording database; each agent will have a single recording that includes all calls made during the outage.

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors
			#	%	
Balance Review	(b)(4)				
Phone Calls Attempted	905,082	357	51	14.29%	violations of internal compliance policies identified by independent compliance-monitoring team
Borrower Contacts	26,961	1,338	119	8.89%	general quality review conducted by management
Borrower Call-Ins	13,390	714	37	5.18%	general quality review conducted by management
Correspondence	1,780	49	0	0.00%	
(b)(4)					
Delinquent Accounts	1,240	785	62	7.90%	includes audit conducted by independent Quality Assurance team in addition to management review; findings are result of collectors not meeting work-quality standards
AWG Accounts	475	475	0	0.00%	based on AWG's initiated
Litigation Packages	0	0		#DIV/0!	
Compromises Offered	85	16	1	6.25%	
Consolidations Offered	1	1	0	0.00%	
ICRP Cons. Offered	0	0	0	#DIV/0!	
LVCs	5	5	0	0.00%	
(b)(4)					
Rehabilitation's Offered	2,293	2,293	0	0.00%	based on new rehabs set up
Rehabilitation's Submitted	1,906	1,906	0	0.00%	based on rehabs submitted for sale
Letters Generated	68,472	460	0	0.00%	
Death Resolutions	85	85	0	0.00%	based on ED approvals in E-IMF system
Disability Resolutions	38	38	0	0.00%	based on ED approvals in E-IMF system
Bankruptcy Resolutions	0	0	0	#DIV/0!	
Incarcerations	71	71	0	0.00%	based on ED approvals in E-IMF system
EFT - Account Update	33,411	0	0	#DIV/0!	
EFT - Billing	3,399	0	0	#DIV/0!	
EFT - Returns	1,321	0	0	#DIV/0!	
(b)(4)					
Accounts Recalled by ED	280	0	0	#DIV/0!	
Accounts in Suspense	3,274			#DIV/0!	total number of payments submitted via credit card through pay.gov or check through bank of america that have not been reported to us in a Daily Financial file. 2,388 are from 5/29/12, though some are from as far back as Nov 2011



QUALITY CONTROL						
November-12						
AG564						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted				#DIV/0!		
Borrower Contacts				#DIV/0!		
Borrower Call-Ins				#DIV/0!		
Correspondence	20	0	0	#DIV/0!		
Delinquent Accounts	0	0		#DIV/0!		
AWG Accounts	0	0		#DIV/0!		
Litigation Packages	0	0		#DIV/0!		
Compromises Offered	0	0	0	#DIV/0!		
Consolidations Offered	0	0		#DIV/0!		
ICRP Cons. Offered	0	0		#DIV/0!		
LVCs	0	0		#DIV/0!		
Rehabilitation's Offered	11	11	0	0.00%	based on new rehabs set up	
Rehabilitation's Submitted	15	15	0	0.00%	based on rehabs submitted for sale	
Letters Generated				#DIV/0!		
Death Resolutions	0	0		#DIV/0!		
Disability Resolutions	0	0		#DIV/0!		
Bankruptcy Resolutions	0	0		#DIV/0!		
Incarcerations	0	0		#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
(b)(4) Accounts Recalled by ED				#DIV/0!		
Accounts in Suspense				#DIV/0!		



QUALITY CONTROL					
November-12					
AG588					
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors
			#	%	
Balance Review	(b)(4)				
Phone Calls Attempted	974,919	355	60	16.90%	violations of internal compliance policies identified by independent compliance-monitoring team
Borrower Contacts	29,573	1,371	101	7.37%	general quality review conducted by management
Borrower Call-Ins	14,012	606	40	6.60%	general quality review conducted by management
Correspondence	1,819	45	0	0.00%	
(b)(4)					
Delinquent Accounts	1,305	779	56	7.19%	includes audit conducted by independent Quality Assurance team in addition to management review; findings are result of collectors not meeting work-quality standards
AWG Accounts	400	400	0	0.00%	based on AWGs submitted for validation
Litigation Packages	0	0	0	#DIV/0!	
Compromises Offered	73	25	0	0.00%	
Consolidations Offered	2	2	0	0.00%	
ICRP Cons. Offered	0	0	0	#DIV/0!	
LVCs	3	3	0	0.00%	
(b)(4)					
Litigation's Offered	2,447	2,447	0	0.00%	based on new rehabs set up
Rehabilitation's Submitted	450	450	0	0.00%	based on rehabs submitted for sale
Letters Generated	81,454	315	0	0.00%	
Death Resolutions	122	122	0	0.00%	based on ED approvals in E-IMF system
Disability Resolutions	232	232	0	0.00%	based on ED approvals in E-IMF system
Bankruptcy Resolutions	0	0	0	#DIV/0!	
Incarcerations	127	127	0	0.00%	based on ED approvals in E-IMF system
EFT - Account Update	32,914	0	0	#DIV/0!	
EFT - Billing	2,974	0	0	#DIV/0!	
EFT - Returns	3,958	0	0	#DIV/0!	
(b)(4)					
Accounts Recalled by ED	275	0	0	#DIV/0!	
Accounts in Suspense	3,274			#DIV/0!	total number of payments submitted via credit card through pay.gov or check through bank of america that have not been reported to us in a Daily Financial file. 2,388 are from 5/29/12, though some are from as far back as Nov 2011



QUALITY CONTROL						
December-12						
AG564						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted				#DIV/0!		
Borrower Contacts				#DIV/0!		
Borrower Call-Ins				#DIV/0!		
Correspondence	13	13	0	0.00%		
(b)(4) Frequent Accounts	0	0	0	#DIV/0!		
AWG Accounts	0	0	0	#DIV/0!		
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	3	3	0	0.00%		
Consolidations Offered	0	0	0	#DIV/0!		
ICRP Cons. Offered	0	0	0	#DIV/0!		
LVCs	0	0	0	#DIV/0!		
(b)(4) Rehabilitation's Offered	7	0	0	#DIV/0!	based on new rehabs set up	
Rehabilitation's Submitted	18	0	0	#DIV/0!	based on rehabs submitted for sale	
Letters Generated				#DIV/0!		
Death Resolutions	0	0	0	#DIV/0!		
Disability Resolutions	0	0	0	#DIV/0!		
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	0	0	0	#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
(b)(4) Accounts Recalled by ED	6	0	0	#DIV/0!		
Accounts in Suspense	0	0	0	#DIV/0!		





QUALITY CONTROL					
December-12					
AG588					
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors
			#	%	
Balance Review	(b)(4)				
Phone Calls Attempted	1,596,478	297	43	14.48%	violations of internal compliance policies identified by independent compliance-monitoring team
Borrower Contacts	26,530	1,108	103	9.30%	general quality review conducted by management
Borrower Call-Ins	12,814	535	41	7.66%	general quality review conducted by management
Correspondence	1,497	45	0	0.00%	
(b)(4)					
Delinquent Accounts	1,599	955	66	6.91%	includes audit conducted by independent Quality Assurance team in addition to management review; findings are result of collectors not meeting work-quality standards
AWG Accounts	400	0	0	#DIV/0!	based on AWGs submitted for validation
Litigation Packages	0	0	0	#DIV/0!	
Compromises Offered	43	43	0	0.00%	
Consolidations Offered	4	0	0	#DIV/0!	
ICRP Cons. Offered	0	0	0	#DIV/0!	
LVCs	3	0	0	#DIV/0!	
(b)(4)					
Rehabilitation's Offered	1,969	1,969	0	0.00%	based on new rehabs set up
Rehabilitation's Submitted	931	931	0	0.00%	based on rehabs submitted for sale
Letters Generated	106,158	266	0	0.00%	
Death Resolutions	135	135	0	0.00%	based on ED approvals in E-IMF system
Disability Resolutions	192	192	0	0.00%	based on ED approvals in E-IMF system
Bankruptcy Resolutions	0	0	0	#DIV/0!	
Incarcerations	136	136	0	0.00%	based on ED approvals in E-IMF system
EFT - Account Update	22,310	0	0	#DIV/0!	
EFT - Billing	2,971	0	0	#DIV/0!	
EFT - Returns	22,021	0	0	#DIV/0!	
(b)(4)					
Accounts Recalled by ED	653	0	0	#DIV/0!	
Accounts in Suspense	4,773			#DIV/0!	total number of payments submitted via credit card through pay.gov or check through bank of america that have not been reported to us in a Daily Financial file, some from as far back as Nov 2011

Corrective Action	Preventive Measure
(b)(4)	
written corrective action issued	re-training on compliance policies
individual coaching with staff	additional training on collection techniques
individual coaching with staff	additional training on collection techniques
individual coaching with staff	additional training on collection techniques

QUALITY CONTROL						
January-13						
AG564						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted				#DIV/0!		
Borrower Contacts				#DIV/0!		
Borrower Call-Ins				#DIV/0!		
Correspondence	24	0	0	#DIV/0!		
Delinquent Accounts	0	0	0	#DIV/0!		
AWG Accounts	0	0	0	#DIV/0!		
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	3	3	0	0.00%		
Consolidations Offered	0	0	0	#DIV/0!		
ICRP Cons. Offered	0	0	0	#DIV/0!		
LVCs	0	0	0	#DIV/0!		
(b)(4) Litigation's Offered	10	10	0	0.00%	based on new rehabs set up	
Rehabilitation's Submitted	6	6	0	0.00%	based on rehabs submitted for sale	
Letters Generated				#DIV/0!		
Death Resolutions	0	0	0	#DIV/0!		
Disability Resolutions	0	0	0	#DIV/0!		
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	0	0	0	#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
(b)(4) Accounts Recalled by ED	0	0	0	#DIV/0!		
Accounts in Suspense	0	0	0	#DIV/0!		



QUALITY CONTROL					
January-13					
AG588					
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors
			#	%	
Balance Review	(b)(4)				
Phone Calls Attempted	2,060,411	422	66	15.64%	violations of internal compliance policies identified by independent compliance-monitoring team
Borrower Contacts	35,859	1,152	119	10.33%	general quality review conducted by management
Borrower Call-Ins	19,365	490	33	6.73%	general quality review conducted by management
Correspondence	2,271	153	0	0.00%	
(b)(4)					
Delinquent Accounts	1,339	709	52	7.33%	includes audit conducted by independent Quality Assurance team in addition to management review; findings are result of collectors not meeting work-quality standards
AWG Accounts	1,300	1,300	1	0.08%	undeliverable letter identified on weekly validation spreadsheet sent to ED
Litigation Packages	0	0	0	#DIV/0!	
Compromises Offered	52	52	0	0.00%	
Consolidations Offered	2	2	0	0.00%	
ICRP Cons. Offered	0	0	0	#DIV/0!	
LVCs	2	2	0	0.00%	
(b)(4)					
Rehabilitation's Offered	2,859	2,859	0	0.00%	based on new rehabs set up
Rehabilitation's Submitted	509	509	0	0.00%	based on rehabs submitted for sale
Letters Generated	68,983	403	1	0.25%	one letter had incorrect payment schedule information; deleted before letter was sent
Death Resolutions	166	166	0	0.00%	based on ED approvals in E-IMF system
Disability Resolutions	223	223	0	0.00%	based on ED approvals in E-IMF system
Bankruptcy Resolutions	0	0	0	#DIV/0!	
Incarcerations	148	148	0	0.00%	based on ED approvals in E-IMF system
EFT - Account Update	26,983	0	0	#DIV/0!	
EFT - Billing	3,537	0	0	#DIV/0!	
EFT - Returns	0	0	0	#DIV/0!	
(b)(4)					
Accounts Recalled by ED	620	0	0	#DIV/0!	
Accounts in Suspense	4,749			#DIV/0!	total number of payments submitted via credit card through pay.gov or check through bank of america that have not been reported to us in a Daily Financial file, some from as far back as Nov 2011

Corrective Action	Preventive Measure
(b)(4)	
written corrective action issued	re-training on compliance policies
individual coaching with staff	additional training on collection techniques
individual coaching with staff	additional training on collection techniques
individual coaching with staff	additional training on collection techniques
weekly cap was reduced from 500 to 100	revised our internal AWG process to better-identify undeliverable letters

QUALITY CONTROL						
February-13						
AG564						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted				#DIV/0!		
Borrower Contacts				#DIV/0!		
Borrower Call-Ins				#DIV/0!		
Correspondence	21	0	0	#DIV/0!		
(b)(4)						
Frequent Accounts	0	0	0	#DIV/0!		
AWG Accounts	0	0	0	#DIV/0!		
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	3	3	0	0.00%		
Consolidations Offered	0	0	0	#DIV/0!		
ICRP Cons. Offered	0	0	0	#DIV/0!		
LVCs	0	0	0	#DIV/0!		
(b)(4)						
Rehabilitation's Offered	13	13	0	0.00%	based on new rehabs set up	
Rehabilitation's Submitted	6	6	0	0.00%	based on rehabs submitted for sale	
Letters Generated				#DIV/0!		
Death Resolutions	0	0	0	#DIV/0!		
Disability Resolutions	0	0	0	#DIV/0!		
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	0	0	0	#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
(b)(4)						
Accounts Recalled by ED	0	0	0	#DIV/0!		
Accounts in Suspense	0	0	0	#DIV/0!		





QUALITY CONTROL					
February-13					
AG588					
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors
			#	%	
Balance Review	(b)(4)				
Phone Calls Attempted	1,864,602	312	28	8.97%	violations of internal compliance policies identified by independent compliance-monitoring team
Borrower Contacts	36,012	995	101	10.15%	general quality review conducted by management
Borrower Call-Ins	20,496	616	37	6.01%	general quality review conducted by management
Correspondence	2,316	174	0	0.00%	
(b)(4) Delinquent Accounts	1,571	809	77	9.52%	includes audit conducted by independent Quality Assurance team in addition to management review; findings are result of collectors not meeting work-quality standards
AWG Accounts	1,125	1,125	0	0.00%	based on Awg's submitted for validation
Litigation Packages	0	0	0	#DIV/0!	
Compromises Offered	60	60	0	0.00%	
Consolidations Offered	5	5	0	0.00%	
ICRP Cons. Offered	0	0	0	#DIV/0!	
LVCs	3	3	0	0.00%	
(b)(4) Rehabilitation's Offered	2,606	2,606	0	0.00%	based on new rehabs set up
Rehabilitation's Submitted	564	564	0	0.00%	based on rehabs submitted for sale
Letters Generated	59,949	280	0	0.00%	
Death Resolutions	132	132	0	0.00%	based on ED approvals in E-IMF system
Disability Resolutions	322	322	0	0.00%	based on ED approvals in E-IMF system
Bankruptcy Resolutions	0	0	0	#DIV/0!	
Incarcerations	89	89	0	0.00%	based on ED approvals in E-IMF system
EFT - Account Update	20,644	0	0	#DIV/0!	
EFT - Billing	3,091	0	0	#DIV/0!	
EFT - Returns	24,967	0	0	#DIV/0!	
(b)(4) Accounts Recalled by ED	1,434	0	0	#DIV/0!	
Accounts in Suspense	4,365			#DIV/0!	total number of payments submitted via credit card through pay.gov or check through bank of america that have not been reported to us in a Daily Financial file, some from as far back as Nov 2011

Corrective Action	Preventive Measure
(b)(4)	
written corrective action issued	re-training on compliance policies
individual coaching with staff	additional training on collection techniques
individual coaching with staff	additional training on collection techniques
individual coaching with staff	additional training on collection techniques

QUALITY CONTROL						
March-13						
AG564						
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action
			#	%		
Balance Review	(b)(4)			#DIV/0!		
Phone Calls Attempted				#DIV/0!		
Borrower Contacts				#DIV/0!		
Borrower Call-Ins				#DIV/0!		
Correspondence	40	0	0	#DIV/0!		
(b)(4) Delinquent Accounts	0	0	0	#DIV/0!		
AWG Accounts	0	0	0	#DIV/0!		
Litigation Packages	0	0	0	#DIV/0!		
Compromises Offered	0	0	0	#DIV/0!		
Consolidations Offered	0	0	0	#DIV/0!		
ICRP Cons. Offered	0	0	0	#DIV/0!		
LVCs	0	0	0	#DIV/0!		
(b)(4) Rehabilitation's Offered	11	11	0	0.00%	based on new rehabs set up	
Rehabilitation's Submitted	6	6	0	0.00%	based on rehabs submitted for sale	
Letters Generated				#DIV/0!		
Death Resolutions	0	0	0	#DIV/0!		
Disability Resolutions	0	0	0	#DIV/0!		
Bankruptcy Resolutions	0	0	0	#DIV/0!		
Incarcerations	0	0	0	#DIV/0!		
EFT - Account Update				#DIV/0!		
EFT - Billing				#DIV/0!		
EFT - Returns				#DIV/0!		
(b)(4) Accounts Recalled by ED	0	0	0	#DIV/0!		
Accounts in Suspense	0	0	0	#DIV/0!		



QUALITY CONTROL					
March-13					
AG588					
QC Sample	Total Number	Sample Size	Errors Found		Description of Errors
			#	%	
Balance Review	(b)(4)				
Phone Calls Attempted	1,675,007	331	60	18.13%	violations of internal compliance policies identified by independent compliance-monitoring team. Increased percentage of non-compliant calls (typical rate is 8-10%) was the result of more stringent state-specific guidelines introduced at the beginning of March
Borrower Contacts	36,475	1,123	94	8.37%	general quality review conducted by management
Borrower Call-Ins	19,985	632	51	8.07%	general quality review conducted by management
Correspondence	2,091	36	0	0.00%	
(b)(4) Delinquent Accounts	1,417	884	108	12.22%	includes audit conducted by independent Quality Assurance team in addition to management review; findings are result of collectors not meeting work-quality standards
AWG Accounts	1,162	1,162	0	0.00%	based on Awg's submitted for validation
Litigation Packages	0	0	0	#DIV/0!	
Compromises Offered	74	74	0	0.00%	
Consolidations Offered	11	11	0	0.00%	
ICRP Cons. Offered	0	0	0	#DIV/0!	
LVCs	10	10	0	0.00%	
(b)(4) Rehabilitation's Offered	2,363	2,363	0	0.00%	based on new rehabs set up
Rehabilitation's Submitted	2,138	2,138	0	0.00%	based on rehabs submitted for sale
Letters Generated	50,594	369	0	0.00%	
Death Resolutions	154	154	0	0.00%	based on ED approvals in E-IMF system
Disability Resolutions	236	236	0	0.00%	based on ED approvals in E-IMF system
Bankruptcy Resolutions	0	0	0	#DIV/0!	
Incarcerations	88	88	0	0.00%	based on ED approvals in E-IMF system
EFT - Account Update	22,871	0	0	#DIV/0!	
EFT - Billing	2,719	0	0	#DIV/0!	
EFT - Returns	36,796	0	0	#DIV/0!	
(b)(4) Accounts Recalled by ED	1,031	0	0	#DIV/0!	
Accounts in Suspense	4,365			#DIV/0!	total number of payments submitted via credit card through pay.gov or check through bank of america that have not been reported to us in a Daily Financial file, some from as far back as Nov 2011

