

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	65,352	150	0	0%	NA	NA	NA
Phone Calls Attempted	488,962	295		8%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders	Repeated errors will warrant disciplinary action.
Borrower Contacts	4,569						
Borrower Call-Ins	11,970						
Correspondence	706	103	12	12%	1) No documented FU. 2) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	500	105	32	32%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	552	50	0	0%	NA	NA	NA
Litigation Packages	0	0	0	0	NA	NA	NA
Compromises Offered	48	48	0	0%	NA	NA	NA
Consolidations Offered	70	70	0	0%	NA	NA	NA
ICRP Cons. Offered	48	48	0	0%	NA	NA	NA
LVCs	0				NA	NA	NA
Rehabilitation's Offered	533	16	0	0	NA	NA	NA
Rehabilitation's Submitted	16	16	3	19%	Internal documentaiton omitted	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Letters Generated	55,243						
Death Resolutions	109						
Disability Resolutions	77						
Bankruptcy Resolutions	4						
Incarcerations	85						
EFT - Account Update	0						
EFT - Billing	686						
EFT - Returns	120						
Accounts Recalled by ED	1,109						
Accounts in Suspende	0						

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	143,937	55	0	0%	None	None	None
Phone Calls Attempted	451,021	294		7%	Improper verification of RPC. General documentation issues. Not giving RCV.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	5,175						
Borrower Call-Ins	10,345						
Correspondence	620	75	7	9%	Lack of documented follow up. Date stamp issues.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	365	139	25	18%	Lack of documented follow up.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
AWG Accounts	7745	50	0	0%	None	None	None
Litigation Packages	65						
Compromises Offered	59	59	0	0%	None	None	None
Consolidations Offered	0						
ICRP Cons. Offered	0						
LVCs	49						
Rehabilitation's Offered	373	29	0	0	None	None	None
Rehabilitation's Submitted	0						
Letters Generated	52,990						
Death Resolutions	101						
Disability Resolutions	76						
Bankruptcy Resolutions	2						
Incarcerations	75						
EFT - Account Update	7						
EFT - Billing	4						
EFT - Returns	48						
Accounts Recalled by ED	0						
Accounts in Suspense	0						

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	72,868	54	2	4%	Balances were not in \$25 margin	Monthly balance reconciliation scheduled by EOM December-2009 and monthly thereafter.	Monthly balance reconciliation scheduled by EOM December-2009 and monthly thereafter.
Phone Calls Attempted	293,121	445		7%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	5,078				NA	NA	NA
Borrower Call-Ins	9,810				NA	NA	NA
Correspondence	604	76	26	34%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	214	173	33	19%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3150	50	1	2%	1) Address not updated.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Litigation Packages	32				NA	NA	NA
Compromises Offered	58	58	0	100%	NA	NA	NA
Consolidations Offered	0				NA	NA	NA
ICRP Cons. Offered	19				NA	NA	NA
LVCs	37				NA	NA	NA
Rehabilitation's Offered	324				NA	NA	NA
Rehabilitation's Submitted	1				mon	NA	NA
Letters Generated	31,312				NA	NA	NA
Death Resolutions	132				NA	NA	NA
Disability Resolutions	52				NA	NA	NA
Bankruptcy Resolutions	3				NA	NA	NA
Incarcerations	40				NA	NA	NA
EFT - Account Update	22				NA	NA	NA
EFT - Billing	4				NA	NA	NA
EFT - Returns	50				NA	NA	NA
Accounts Recalled by ED	5				NA	NA	NA
Accounts in Suspense	0				NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	65,326	61	3	5%	Balances were not in \$25 margin	Monthly balance reconciliation scheduled by EOM December-2009 and monthly thereafter.	Monthly balance reconciliation scheduled by EOM December-2009 and monthly thereafter.
Phone Calls Attempted	305,783	442		20%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	5,453	0	0	0	NA	NA	NA
Borrower Call-Ins	9,943	0	0	0	NA	NA	NA
Correspondence	664	0	8	0%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	328	169	57	34%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3996	50	0	0%	NA	NA	NA
Litigation Packages	55	0	0	0	NA	NA	NA
Compromises Offered	52	52	0	0%	NA	NA	NA
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	10	0	0	0%	NA	NA	NA
LVCs	76	0	0	0	NA	NA	NA
Rehabilitation's Offered	346	50	0	0	NA	NA	NA
Rehabilitation's Submitted	18	0	0	0%	NA	NA	NA
Letters Generated	43,039	0	0	0%	NA	NA	NA
Death Resolutions	90	0	0	0%	NA	NA	NA
Disability Resolutions	50	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	13	0	0	0%	NA	NA	NA
Incarcerations	46	0	0	0%	NA	NA	NA
EFT - Account Update	19	0	0	0%	NA	NA	NA
EFT - Billing	3	0	0	0%	NA	NA	NA
EFT - Returns	45	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	64,560	55	1	1%	Balances were not in \$25 margin	NA	NA
Phone Calls Attempted	351,407	531		7%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	6,548	0	0	0%	NA	NA	NA
Borrower Call-Ins	12,190	0	0	0%	NA	NA	NA
Correspondence	730	119	16	13%	1) No documented FU. 2) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	284	227	67	30%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3806	50	0	0%	NA	NA	NA
Litigation Packages	52	0	0	0%	NA	NA	NA
Compromises Offered	64	60	0	0%	NA	NA	NA
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	18	0	0	0%	NA	NA	NA
LVCs	181	0	0	0%	NA	NA	NA
Rehabilitation's Offered	527	48	0	0%	NA	NA	NA
Rehabilitation's Submitted	19	0	0	0%	NA	NA	NA
Letters Generated	30,514	0	0	0%	NA	NA	NA
Death Resolutions	73	0	0	0%	NA	NA	NA
Disability Resolutions	40	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	2	0	0	0%	NA	NA	NA
Incarcerations	44	0	0	0%	NA	NA	NA
EFT - Account Update	21	0	0	0%	NA	NA	NA
EFT - Billing	4	0	0	0%	NA	NA	NA
EFT - Returns	37	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	75,352	31	0	0%			
Phone Calls Attempted	319,765	522	26	5%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	5,643	0	0	0	NA	NA	NA
Borrower Call-Ins	11,109	0	0	0	NA	NA	NA
Correspondence	728	254	17	7%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	577	248	94	38%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	4342	50	0	0%	NA	NA	NA
Litigation Packages	12	0	0	0	NA	NA	NA
Compromises Offered	50	50	0	0%	NA	NA	NA
Consolidations Offered	0	0	0	0	NA	NA	NA
ICRP Cons. Offered	12	0	0	0	NA	NA	NA
LVCs	156	0	0	0	NA	NA	NA
Rehabilitation's Offered	402	9	0	0	NA	NA	NA
Rehabilitation's Submitted	48	0	0	0	NA	NA	NA
Letters Generated	33,015	0	0	0	NA	NA	NA
Death Resolutions	95	0	0	0	NA	NA	NA
Disability Resolutions	37	0	0	0	NA	NA	NA
Bankruptcy Resolutions	2	0	0	0	NA	NA	NA
Incarcerations	41	0	0	0	NA	NA	NA
EFT - Account Update	21	0	0	0	NA	NA	NA
EFT - Billing	4	0	0	0	NA	NA	NA
EFT - Returns	42	0	0	0	NA	NA	NA
Accounts Recalled by ED	0	0	0	0	NA	NA	NA
Accounts in Suspense	0	0	0	0	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	56,181	61	1	99%	Account was higher than \$25 difference.	Review by IT for root cause	Process in place to prevent.
Phone Calls Attempted	309,057	561		6%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	6,825	0	0	0	NA	NA	NA
Borrower Call-Ins	8,778	0	0	0	NA	NA	NA
Correspondence	729	165	24	9%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	700	204	45	22%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3900	50	0	0%	NA	NA	NA
Litigation Packages	0	0	0	0	NA	NA	NA
Compromises Offered	75	75	0	0%	NA	NA	NA
Consolidations Offered	0	0	0	0	NA	NA	NA
ICRP Cons. Offered	16	0	0	0	NA	NA	NA
I VCs	149	0	0	0	NA	NA	NA
Rehabilitation's Offered	540	9	0	0	NA	NA	NA
Rehabilitation's Submitted	34	0	0	0	NA	NA	NA
Letters Generated	32335	0	0	0	NA	NA	NA
Death Resolutions	48	0	0	0	NA	NA	NA
Disability Resolutions	63	0	0	0	NA	NA	NA
Bankruptcy Resolutions	0	0	0	0	NA	NA	NA
Incarcerations	44	0	0	0	NA	NA	NA
EFT - Account Update	16	0	0	0	NA	NA	NA
EFT - Billing	5	0	0	0	NA	NA	NA
EFT - Returns	15	0	0	0	NA	NA	NA
Accounts Recalled by ED	218	0	0	0	NA	NA	NA
Accounts in Suspense	0	0	0	0	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	55,274	54	0	0%	NA	NA	NA
Phone Calls Attempted	293,904	646	0	94%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	4,348	0	0	0%	NA	NA	NA
Borrower Call-Ins	9,159	0	0	0%	NA	NA	NA
Correspondence	683	201	24	12%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	461	266	52	20%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3480	50	0	0%	NA	NA	NA
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	46	46	0	0%	NA	NA	NA
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	52	0	0	0%	NA	NA	NA
LVCs	150	0	0	0%	NA	NA	NA
Rehabilitation's Offered	452	9	0	0	NA	NA	NA
Rehabilitation's Submitted	42	0	0	0%	NA	NA	NA
Letters Generated	24,847	0	0	0%	NA	NA	NA
Death Resolutions	148	0	0	0%	NA	NA	NA
Disability Resolutions	63	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA
Incarcerations	47	0	0	0%	NA	NA	NA
EFT - Account Update	17	0	0	0%	NA	NA	NA
EFT - Billing	4	0	0	0%	NA	NA	NA
EFT - Returns	21	0	0	0%	NA	NA	NA
Accounts Recalled by ED	208	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	55,988	66	2	3%	1) Over \$25 difference.	Reviewed accounts for root cause	Recon
Phone Calls Attempted	248,892	493		6%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,739	0	0	0%	NA	NA	NA
Borrower Call-Ins	7,181	0	0	0%	NA	NA	NA
Correspondence	698	166	7	4%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	466	233	57	24%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	2282	50	4	8%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	49	49	0	0%	NA	NA	NA
Consolidations Offered	n/a	n/a	0	0%	NA	NA	NA
ICRP Cons. Offered	39	0	0	0%	NA	NA	NA
LVCs	155	0	0	0%	NA	NA	NA
Rehabilitation's Offered	452	8	0	0	NA	NA	NA
Rehabilitation's Submitted	42	0	0	0%	NA	NA	NA
Letters Generated	29763	0	0	0%	NA	NA	NA
Death Resolutions	58	0	0	0%	NA	NA	NA
Disability Resolutions	69	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA
Incarcerations	31	0	0	0%	NA	NA	NA
EFT - Account Update	15	0	0	0%	NA	NA	NA
EFT - Billing	4	0	0	0%	NA	NA	NA
EFT - Returns	12	0	0	0%	NA	NA	NA
Accounts Recalled by ED	208	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	56,452	61	0	0%	1) Over \$25 difference.	Reviewed accounts for root cause	Recon
Phone Calls Attempted	184,244	502		9%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,008	n/a	n/a	n/a	NA	NA	NA
Borrower Call-Ins	7,370	n/a	n/a	n/a	NA	NA	NA
Correspondence	626	155	15	10%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	505	284	50	18%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3084	50	0	0%	NA	NA	NA
Litigation Packages	0	n/a	n/a	n/a	NA	NA	NA
Compromises Offered	57	57	0	0%	NA	NA	NA
Consolidations Offered	0	n/a	n/a	n/a	NA	NA	NA
ICRP Cons. Offered	44	n/a	n/a	n/a	NA	NA	NA
LVCs	91	n/a	n/a	n/a	NA	NA	NA
Rehabilitation's Offered	452	8	0	0	NA	NA	NA
Rehabilitation's Submitted	42	n/a	n/a	n/a	NA	NA	NA
Letters Generated	15,549	n/a	n/a	n/a	NA	NA	NA
Death Resolutions	50	n/a	n/a	n/a	NA	NA	NA
Disability Resolutions	53	n/a	n/a	n/a	NA	NA	NA
Bankruptcy Resolutions	0	n/a	n/a	n/a	NA	NA	NA
Incarcerations	16	n/a	n/a	n/a	NA	NA	NA
EFT - Account Update	17	n/a	n/a	n/a	NA	NA	NA
EFT - Billing	5	n/a	n/a	n/a	NA	NA	NA
EFT - Returns	7	n/a	n/a	n/a	NA	NA	NA
Accounts Recalled by ED	208	n/a	n/a	n/a	NA	NA	NA
Accounts in Suspense	0	n/a	n/a	n/a	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	55,826	61	0	0%	NA	NA	NA
Phone Calls Attempted	247,834	277		8%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,937	0	0	0	NA	NA	NA
Borrower Call-Ins	8,625	0	0	0	NA	NA	NA
Correspondence	820	139	5	3%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	550	323	98	30%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	2583	50	0	0%	NA	NA	NA
Litigation Packages	0	0	0	0	NA	NA	NA
Compromises Offered	78	78	0	0%	NA	NA	NA
Consolidations Offered	0	0	0	0	NA	NA	NA
ICRP Cons. Offered	32	0	0	0	NA	NA	NA
LVCs	0	0	0	0	NA	NA	NA
Rehabilitation's Offered	505	8	0	0	NA	NA	NA
Rehabilitation's Submitted	25	0	0	0	NA	NA	NA
Letters Generated	15,500	0	0	0	NA	NA	NA
Death Resolutions	79	0	0	0	NA	NA	NA
Disability Resolutions	46	0	0	0	NA	NA	NA
Bankruptcy Resolutions	0	0	0	0	NA	NA	NA
Incarcerations	59	0	0	0	NA	NA	NA
EFT - Account Update	20	0	0	0	NA	NA	NA
EFT - Billing	4	0	0	0	NA	NA	NA
EFT - Returns	9	0	0	0	NA	NA	NA
Accounts Recalled by ED	157	0	0	0	NA	NA	NA
Accounts in Suspense	0	0	0	0	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	61,631	61	1	1%	Over \$25 Difference	Reconciliation performed	Monthly reconciliation
Phone Calls Attempted	311,614	427		6%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,801	0	0	0%	NA	NA	NA
Borrower Call-Ins	8,338	0	0	0%	NA	NA	NA
Correspondence	897	177	6	3%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	579	292	63	22%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	2491	50	2	4%	NA	NA	NA
Litigation Packages	1	0	0	0%	NA	NA	NA
Compromises Offered	93	79	6	7%	Documenting dates over 90 days.	Errors corrected, Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	51	0	0	0%	NA	NA	NA
LVCs	0	0	0	0%	NA	NA	NA
Rehabilitation's Offered	518	8	1	12	No rams.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Rehabilitation's Submitted	26	0	0	0%	NA	NA	NA
Letters Generated	51,841	0	0	0%	NA	NA	NA
Death Resolutions	88	0	0	0%	NA	NA	NA
Disability Resolutions	91	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	2	0	0	0%	NA	NA	NA
Incarcerations	61	0	0	0%	NA	NA	NA
EFT - Account Update	21	0	0	0%	NA	NA	NA
EFT - Billing	4	0	0	0%	NA	NA	NA
EFT - Returns	12	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	66,404	87	3	3%	Balances over \$25.	Discussion & overview.	Discussion & overview.
Phone Calls Attempted	274,122	288		6%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,726	0	0	0%	NA	NA	NA
Borrower Call-Ins	8,570	0	0	0%	NA	NA	NA
Correspondence	692	271	10	3%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	609	265	31	12%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	2491	50	1	2%	NA	NA	NA
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	58	53	6	11%	Documenting dates over 90 days. Comps not documented. Incorrect Amounts.	Errors corrected. Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	35	0	0	0%	NA	NA	NA
LVCs	109	0	0	0%	NA	NA	NA
Rehabilitation's Offered	582	26	6	23%	No rams. No 2% documentation.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Rehabilitation's Submitted	39	0	0	0%	NA	NA	NA
Letters Generated	38,892	0	0	0%	NA	NA	NA
Death Resolutions	69	0	0	0%	NA	NA	NA
Disability Resolutions	30	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA
Incarcerations	63	0	0	0%	NA	NA	NA
EFT - Account Update	21	0	0	0%	NA	NA	NA
EFT - Billing	5	0	0	0%	NA	NA	NA
EFT - Returns	9	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	65,413	100	0	0%	NA	NA	NA
Phone Calls Attempted	339,961	398	0	6%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,878	0	0	0%	NA	NA	NA
Borrower Call-Ins	10,791	0	0	0%	NA	NA	NA
Correspondence	703	217	8	4%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	214	233	87	39%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3034	50	0	0%	NA	NA	NA
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	48	44	1	2%	Documenting dates over 90 days. Comps not documented. Incorrect Amounts.	Errors corrected. Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	64	0	0	0%	NA	NA	NA
LVCs	107	0	0	0%	NA	NA	NA
Rehabilitation's Offered	667	42	4	4%	No rams. No 2% documentation.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Rehabilitation's Submitted	41	0	0	0%	NA	NA	NA
Letters Generated	52,747	0	0	0%	NA	NA	NA
Death Resolutions	90	0	0	0%	NA	NA	NA
Disability Resolutions	88	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	4	0	0	0%	NA	NA	NA
Incarcerations	58	0	0	0%	NA	NA	NA
EFT - Account Update	20	0	0	0%	NA	NA	NA
EFT - Billing	4	0	0	0%	NA	NA	NA
EFT - Returns	11	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	72,839	103	2	1%	Balance Difference over \$25	Review for root cause.	Correct processes.
Phone Calls Attempted	360,880	365		5%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	4,475	0	0	0%	NA	NA	NA
Borrower Call-Ins	11,411	0	0	0%	NA	NA	NA
Correspondence	852	242	5	2%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	675	227	73	32%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3065	50	0	0%	NA	NA	NA
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	81	81	4	5%	Documenting dates over 90 days. Comps not documented. Incorrect Amounts.	Errors corrected. Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	69	0	0	0%	NA	NA	NA
LVCs	149	0	0	0%	NA	NA	NA
Rehabilitation's Offered	754	48	10	21%	No rams. No 2% documentation.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Rehabilitation's Submitted	67	0	0	0%	NA	NA	NA
Letters Generated	59,366	0	0	0%	NA	NA	NA
Death Resolutions	132	0	0	0%	NA	NA	NA
Disability Resolutions	56	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	1	0	0	0%	NA	NA	NA
Incarcerations	33	0	0	0%	NA	NA	NA
EFT - Account Update	21	0	0	0%	NA	NA	NA
EFT - Billing	4	0	0	0%	NA	NA	NA
EFT - Returns	12	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	90,898	75	0	0%	NA	NA	NA
Phone Calls Attempted	344,705	339		5%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,922	0	0	0%	NA	NA	NA
Borrower Call-Ins	8,792	0	0	0%	NA	NA	NA
Correspondence	746	127	6	5%	1) No documented FU. 2. 3) Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	665	170	48	28%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3824	50	0	0%	NA	NA	NA
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	60	49	0	0%	Documenting dates over 90 days. Comps not documented. Incorrect Amounts.	Errors corrected. Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	51	0	0	0%	NA	NA	NA
LVCs	110	0	0	0%	NA	NA	NA
Rehabilitation's Offered	632	51	12	23%	No rams. No 2% documentation.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Rehabilitation's Submitted	41	0	0	0%	NA	NA	NA
Letters Generated	45,050	0	0	0%	NA	NA	NA
Death Resolutions	123	0	0	0%	NA	NA	NA
Disability Resolutions	48	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	1	0	0	0%	NA	NA	NA
Incarcerations	86	0	0	0%	NA	NA	NA
EFT - Account Update	19	0	0	0%	NA	NA	NA
EFT - Billing	5	0	0	0%	NA	NA	NA
EFT - Returns	11	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	90,077	50	0	0%	NA	NA	NA
Phone Calls Attempted	421,518	318		6%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	4,961	0	0	0%	NA	NA	NA
Borrower Call-Ins	11,158	0	0	0%	NA	NA	NA
Correspondence	908	100	1	1%	Date stamp issues.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	440	110	28	25%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3080	50	0	0%	NA	NA	NA
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	98	98	3	3%	Documenting dates over 90 days. Comps not documented. Incorrect Amounts.	Errors corrected. Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	56	0	0	0%	NA	NA	NA
LVCs	127	0	0	0%	NA	NA	NA
Rehabilitation's Offered	840	66	12	9%	No rams. No 2% documentation.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Rehabilitation's Submitted	21	0	0	0%	NA	NA	NA
Letters Generated	39,854	0	0	0%	NA	NA	NA
Death Resolutions	123	0	0	0%	NA	NA	NA
Disability Resolutions	48	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA
Incarcerations	63	0	0	0%	NA	NA	NA
EFT - Account Update	21	0	0	0%	NA	NA	NA
EFT - Billing	4	0	0	0%	NA	NA	NA
EFT - Returns	17	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	75,159	50	0	0%	NA	NA	NA
Phone Calls Attempted	370,247	312		8%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,917	0	0	0%	NA	NA	NA
Borrower Call-Ins	9,143	0	0	0%	NA	NA	NA
Correspondence	937	100	29	29%	Date stamp issues. No documented follow up.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	440	100	26	26%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3116	50	1	2%	1) Not scanned internally.	NA	NA
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	46	13	0	0%	NA	NA	NA
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	44	0	0	0%	NA	NA	NA
LVCs	50	0	0	0%	NA	NA	NA
Rehabilitation's Offered	565	75	33	44%	No rams. No 2% documentation. (Most of errors were for internal processes not follow not client required processes.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Renabilitation's Submitted	0	0	0	0%	NA	NA	NA
Letters Generated	48,435	0	0	0%	NA	NA	NA
Death Resolutions	85	0	0	0%	NA	NA	NA
Disability Resolutions	23	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA
Incarcerations	12	0	0	0%	NA	NA	NA
EFT - Account Update	7	0	0	0%	NA	NA	NA
EFT - Billing	2	0	0	0%	NA	NA	NA
EFT - Returns	6	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
Balance Review	75,158	0	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting - hence reconciliation process. West will resume reconciliation with November EOM Monthly Inventory report
Phone Calls Attempted	383,803	221		11%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,807	0	0	0%	NA	NA	NA
Borrower Call-Ins	7,593	0	0	0%	NA	NA	NA
Correspondence	576	100	323	31%	Date stamp issues. No documented follow up.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	700	100	7	7%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3261	50	0	0%	NA	NA	NA
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	41	38	0	0%	NA	NA	NA
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	44	0	0	0%	NA	NA	NA
LVCs	106	0	0	0%	NA	NA	NA
Rehabilitation's Offered	409	0	0	0%	Not able to perform	due to conversion	NA
Rehabilitation's Submitted	0	0	0	0%	NA	NA	NA
Letters Generated	14,655	0	0	0%	NA	NA	NA
Death Resolutions	85	0	0	0%	NA	NA	NA
Disability Resolutions	23	0	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA
Incarcerations	12	0	0	0%	NA	NA	NA
EFT - Account Update	15	0	0	0%	NA	NA	NA
EFT - Billing	6	0	0	0%	NA	NA	NA
EFT - Returns	0	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure
Balance Review	74,905	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting - hence reconciliation process. Once ED has completed 100% of payment backlogs, West will resume monthly balance portion of reconciliation.
Phone Calls Attempted	397,664	207	11%	1) Not ID'ing Borrower by social. 2) General documentation omissions. 3) RCVD verbiage not given.	Discussion & overview with offenders. Repeated errors will warrant disciplinary action.	Repeated errors will warrant disciplinary action.
Borrower Contacts	3,790	0	0%	NA	NA	NA
Borrower Call-Ins	7,797	0	0%	NA	NA	NA
Correspondence	432	100	5%	Date stamp issues. No documented follow up.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
Delinquent Accounts	700	100	20%	1) Required call not made or not made within timeline criteria.	Discussion & overview with offenders.	Repeated errors will warrant disciplinary action.
AWG Accounts	3414	50	2%	NA	NA	NA
Litigation Packages	0	0	0%	NA	NA	NA
Compromises Offered	34	5	0%	NA	NA	NA
Consolidations Offered	0	0	0%	NA	NA	NA
ICRP Cons. Offered	26	0	0%	NA	NA	NA
LVCs	14	0	0%	NA	NA	NA
Rehabilitation's Offered	362	0	0%	Not able to perform	due to conversion	NA
Rehabilitation's Submitted	0	0	0%	NA	NA	NA
Letters Generated	26,161	0	0%	NA	NA	NA
Death Resolutions	41	0	0%	NA	NA	NA
Disability Resolutions	15	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0%	NA	NA	NA
Incarcerations	35	0	0%	NA	NA	NA
EFT - Account Update	15	0	0%	NA	NA	NA
EFT - Billing	6	0	0%	NA	NA	NA
EFT - Returns	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure		
Balance Review	91,152	0	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting - hence reconciliation process. Once ED has completed 100% of payment backlogs, West will resume monthly balance portion of reconciliation.		
Phone Calls Attempted	361,463	106	0	8%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Repeated errors will warrant disciplinary action.		
Borrower Contacts	5,978	0	0	0%	NA	NA	NA		
Borrower Call-Ins	10,221	0	0	0%	NA	NA	NA		
Correspondence	473	100	0	0%	Date stamp issues. No documented follow up.	NA	NA		
Delinquent Accounts	540	40	0	30%	1) Required call not made or not made within timeline criteria.	management coaching session with involved associate(s)	Repeated errors will warrant disciplinary action.		
AWG Accounts	4401	0	0	0%	NA	NA	NA		
Litigation Packages	0	0	0	0%	NA	NA	NA		
Compromises Offered	32	5	0	0%	NA	NA	NA		
Consolidations Offered		0	0	0%	NA	NA	NA		
ICRP Cons. Offered	22	0	0	0%	NA	NA	NA		
LVCs	5	0	0	0%	NA	NA	NA		
Rehabilitation's Offered	731	0	0	0%	Not able to perform	due to conversion	NA		
Rehabilitation's Submitted	0	0	0	0%	NA	NA	NA		
Letters Generated	32,597	0	0	0%	NA	NA	NA		
Death Resolutions	131	0	0	0%	NA	NA	NA		
Disability Resolutions	65	0	0	0%	NA	NA	NA		
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA		
Incarcerations	42	0	0	0%	NA	NA	NA		
EFT - Account Update	22	0	0	0%	NA	NA	NA		
EFT - Billing	5	0	0	0%	NA	NA	NA		
EFT - Returns	0	0	0	0%	NA	NA	NA		
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA		
Accounts in Suspense	0	0	0	0%	NA	NA	NA		

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure		
Balance Review	99,469	0	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting - hence reconciliation process. Once ED has completed 100% of payment backlogs, West will resume monthly balance portion of reconciliation.		
Phone Calls Attempted	416,910	0	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Repeated errors will warrant disciplinary action.		
Borrower Contacts	7,150	122	4	0%	NA	NA	NA		
Borrower Call-Ins	11,860	0	0	0%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Sell/Company 2) General documentation omissions. 3) Call recording disclosure.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Correspondence	676	100	0	0%	Date stamp issues. No documented follow up.	NA	NA		
Delinquent Accounts	373	25	0	0%	1) Required call not made or not made within timeline criteria.	management coaching session with involved associate(s)	Repeated errors will warrant disciplinary action.		
AWG Accounts	5457	50	0	0%	NA	NA	NA		
Litigation Packages	0	0	0	0%	NA	NA	NA		
Compromises Offered	90	5	0	0%	NA	NA	NA		
Consolidations Offered	0	0	0	0%	NA	NA	NA		
ICRP Cons. Offered	39	0	0	0%	NA	NA	NA		
LVCs	120	0	0	0%	NA	NA	NA		
Rehabilitation's Offered	1,135	40	0	0%	Not able to perform	due to conversion	NA		
Rehabilitation's Submitted	0	0	0	0%	NA	NA	NA		
Letters Generated	54,385	0	0	0%	NA	NA	NA		
Death Resolutions	188	0	0	0%	NA	NA	NA		
Disability Resolutions	68	0	0	0%	NA	NA	NA		
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA		
Incarcerations	70	0	0	0%	NA	NA	NA		
EFT - Account Update	18	0	0	0%	NA	NA	NA		
EFT - Billing	6	0	0	0%	NA	NA	NA		
EFT - Returns	0	0	0	0%	NA	NA	NA		
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA		
Accounts in Suspense	0	0	0	0%	NA	NA	NA		

QC Sample	Total Number	Sample Size	Errors Found	#	Description of Errors	Corrective Action	Preventive Measure		
Balance Review	105,197	0	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. Once ED has completed 100% of payment backlogs, West will resume monthly balance portion of reconciliation.		
Phone Calls Attempted	412,192		0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Repeated errors will warrant disciplinary action.		
Borrower Contacts	7279	234	0	15%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) General documentation omissions. 3) Call recording disclosure.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Call-Ins	13526	0	0	0%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) General documentation omissions. 3) Call recording disclosure.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Correspondence	690		100	4%	Incomplete updating of new information received, No documented follow up.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Delinquent Accounts	583	100	0	5%	1) Required call(s) not made or not made within timeline criteria; required correspondence (BP Letter) not sent or not sent within timeline criteria.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
AWG Accounts	5466	50	0	2%	WAM account notes state waiting to create FEIN on client system but VOE states BORR is actively employed, makes over \$217.50 weekly, has other AWG in place amounting to 25+% so cannot garnish.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Litigation Packages	0	0	0	0%	NA	NA	NA		
Compromises Offered	87	70	0	0%	NA	NA	NA		
Consolidations Offered	0	0	0	0%	NA	NA	NA		
ICRP Cons. Offered	10	0	0	0%	NA	NA	NA		
I VCs	116	0	0	0%	NA	NA	NA		
Rehabilitation's Offered	1,128	0	0	0%	Not able to perform	due to conversion	NA		
Rehabilitation's Submitted	0	0	0	0%	NA	NA	NA		
Letters Generated	37429	0	0	0%	NA	NA	NA		
Death Resolutions	148	0	0	0%	NA	NA	NA		
Disability Resolutions	54	0	0	0%	NA	NA	NA		
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA		
Incarcerations	59	0	0	0%	NA	NA	NA		
EFT - Account Update	10	0	0	0%	NA	NA	NA		

EFT - Billing	2	0	0	0%	NA	NA	NA		
EFT - Returns	0	0	0	0%	NA	NA	NA		
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA		
Accounts in Suspense	0	0	0	0%	NA	NA	NA		



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure		
				#					
Balance Review	108,044	0	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. Once ED has completed 100% of payment backlogs, West will resume monthly balance portion of reconciliation.		
Phone Calls Attempted	456,088	0	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Repeated errors will warrant disciplinary action.		
Borrower Contacts	7072	379	0	15%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) General documentation omissions. 3) Call recording disclosure.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Call-Ins	13169	0	0	0%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) General documentation omissions. 3) Call recording disclosure.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Correspondence	984	100	0	1%	Incomplete updating of new information received.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Delinquent Accounts	498	100	0	5%	1) Required call(s) not made or not made within timeline criteria; required correspondence (BP Letter) not sent or not sent within timeline criteria.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
AWG Accounts	5829	50	0	2%	Document not imaged into collection system.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Litigation Packages	0	0	0	0%	NA	NA	NA		
Compromises Offered	104	91	0	0%	NA	NA	NA		
Consolidations Offered	0	0	0	0%	NA	NA	NA		
ICRP Cons. Offered	45	0	0	0%	NA	NA	NA		
LVCs	67	0	0	0%	NA	NA	NA		
Rehabilitation's Offered	1,003	92	0	4%	Rams of RH and 2% fee not noted	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Rehabilitation's Submitted	0	0	0	0%	NA	NA	NA		
Letters Generated	44856	0	0	0%	NA	NA	NA		
Death Resolutions	315	0	0	0%	NA	NA	NA		
Disability Resolutions	167	0	0	0%	NA	NA	NA		
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA		
Incarcerations	116	0	0	0%	NA	NA	NA		

EFT - Account Update	22	0	0	0%	NA	NA	NA		
EFT - Billing	5	0	0	0%	NA	NA	NA		
EFT - Returns	0	0	0	0%	NA	NA	NA		
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA		
Accounts in Suspense	0	0	0	0%	NA	NA	NA		

QC Sample	Total Number	Sample Size	Errors Found	#	Description of Errors	Corrective Action	Preventive Measure		
Balance Review	106,637	0	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. West will resume monthly balance reconciliation in the month of May-12.		
Phone Calls Attempted	445,909	0	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Repeated errors will warrant disciplinary action.		
Borrower Contacts	6461	190	0	12%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) General documentation omissions. 3) Call recording disclosure.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Call-Ins	12250	0	0	0%	N/A	N/A	N/A		
Correspondence	785	100	0	1%	Incorrect letter sent	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Delinquent Accounts	569	100	0	5%	1) Required call(s) not made or not made within timeline criteria; required correspondence (BP Letter) not sent or not sent within timeline criteria.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
AWG Accounts	4950	50	0	0%	N/A	N/A	N/A		
Litigation Packages	0	0	0	0%	NA	NA	NA		
Compromises Offered	114	90	1	0%	Incorrectly noted an acct as compromise when it was a PIF	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Current and repeat occurrences are subject to progressive disciplinary action.		
Consolidations Offered	0	0	0	0%	NA	NA	NA		
ICRP Cons. Offered	54	0	0	0%	NA	NA	NA		
LVCs	54	0	0	0%	NA	NA	NA		
Rehabilitation's Offered	1,064	40	0	0%	NA	NA	NA		
Rehabilitation's Submitted	0	0	0	0%	NA	NA	NA		
Letters Generated	31917	0	0	0%	NA	NA	NA		
Death Resolutions	178	0	0	0%	NA	NA	NA		
Disability Resolutions	28	0	0	0%	NA	NA	NA		
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA		
Incarcerations	68	0	0	0%	NA	NA	NA		
EFT - Account Update	21	0	0	0%	NA	NA	NA		
EFT - Billing	4	0	0	0%	NA	NA	NA		
EFT - Returns	0	0	0	0%	NA	NA	NA		
Accounts Recalled by ED	0	0	0	0%	NA	NA	NA		
Accounts in Suspende	0	0	0	0%	NA	NA	NA		

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure	
Balance Review	124,006	0	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. West will resume monthly balance reconciliation in the month of June-12.
Phone Calls Attempted	476,305	0	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Borrower Contacts	7036	398	0	13%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) General documentation omissions.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Borrower Call-Ins	13074	0	0	0%	N/A	N/A	N/A
Correspondence	817	100	0	1%	N/A	N/A	N/A
Delinquent Accounts	515	100	0	5%	1) Required call(s) not made or not made within timeline criteria; required correspondence (BP Letter) not sent or not sent within timeline criteria.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
AWG Accounts	5716	50	0	0%	N/A	N/A	N/A
Litigation Packages	0	0	0	0%	NA	NA	NA
Compromises Offered	73	59	1	17%	financial siml not taken	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Consolidations Offered	0	0	0	0%	NA	NA	NA
ICRP Cons. Offered	55	0	0	0%	NA	NA	NA
I VCs	0	0	0	0%	NA	NA	NA
Rehabilitation's Offered	908	50	0	0%	NA	NA	NA
Rehabilitation's Submitted	0	0	0	0%	NA	NA	NA
Letters Generated	39214	0	0	0%	NA	NA	NA
Death Resolutions	108	108	0	0%	NA	NA	NA
Disability Resolutions	217	217	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0	0%	NA	NA	NA
Incarcerations	56	56	0	0%	NA	NA	NA
EFT - Account Update	13	0	0	0%	NA	NA	NA
EFT - Billing	4	0	0	0%	NA	NA	NA
EFT - Returns	0	0	0	0%	NA	NA	NA
Accounts Recalled by ED	1,225	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure		
Balance Review	123,326	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. West will resume monthly balance reconciliation in the month of June-12.		
Phone Calls Attempted	371,550	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Contacts	7373	409	10%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) General documentation omissions.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Call-Ins	12451	0	0%	N/A	N/A	N/A		
Correspondence	939	100	0%	N/A	N/A	N/A		
Delinquent Accounts	352	100	89%	1) Required call(s) not made or not made within timeline criteria; required correspondence (BP Letter) not sent or not sent within timeline criteria.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
AWG Accounts	4063	50	0%	N/A	N/A	N/A		
Litigation Packages	0	0	0%	NA	NA	NA		
Compromises Offered	122	118	23%	financial stmt not taken	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Consolidations Offered	0	0	0%	NA	NA	NA		
ICRP Cons. Offered	55	0	0%	NA	NA	NA		
LVCs	59	0	0%	NA	NA	NA		
Rehabilitation's Offered	1,742	55	0%	NA	NA	NA		
Rehabilitation's Submitted	0	0	0%	NA	NA	NA		
Letters Generated	41000	0	0%	NA	NA	NA		
Death Resolutions	133	108	0%	NA	NA	NA		
Disability Resolutions	138	217	0%	NA	NA	NA		
Bankruptcy Resolutions	0	0	0%	NA	NA	NA		
Incarcerations	101	56	0%	NA	NA	NA		
EFT - Account Update	20	0	0%	NA	NA	NA		
EFT - Billing	4	0	0%	NA	NA	NA		
EFT - Returns	5	0	0%	NA	NA	NA		
Accounts Recalled by ED	0	0	0%	NA	NA	NA		
Accounts in Suspense	0	0	0%	NA	NA	NA		

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure		
Balance Review	126,541	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. West will resume monthly balance reconciliation in the month of June-12.		
Phone Calls Attempted	384,472	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Contacts	7332	407	8%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) General documentation omissions.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Call-Ins	11527	0	0%	N/A	N/A	N/A		
Correspondence	637	100	0%	N/A	N/A	N/A		
Delinquent Accounts	491	100	39%	1) Required call(s) not made or not made within timeline criteria; required correspondence (BP Letter) not sent or not sent within timeline criteria.	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
AWG Accounts	5864	50	0%	N/A	N/A	N/A		
Litigation Packages	0	0	0%	NA	NA	NA		
Compromises Offered	114	98	26%	financial stmt not taken	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Consolidations Offered	0	0	0%	NA	NA	NA		
ICRP Cons. Offered	30	0	0%	NA	NA	NA		
LVCs	56	0	0%	NA	NA	NA		
Rehabilitation's Offered	1,154	50	2%	RAMS of Rehab not documented	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Rehabilitation's Submitted	0	0	0%	NA	NA	NA		
Letters Generated	46864	0	0%	NA	NA	NA		
Death Resolutions	112	112	0%	NA	NA	NA		
Disability Resolutions	140	140	0%	NA	NA	NA		
Bankruptcy Resolutions	0	0	0%	NA	NA	NA		
Incarcerations	136	136	0%	NA	NA	NA		
EFT - Account Update	14	0	0%	NA	NA	NA		
EFT - Billing	2	0	0%	NA	NA	NA		
EFT - Returns	0	0	0%	NA	NA	NA		
Accounts Recalled by ED	2,163	0	0%	NA	NA	NA		
Accounts in Suspense	0	0	0%	NA	NA	NA		

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure		
Balance Review	128,868	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. West will resume monthly balance reconciliation in Q-3.		
Phone Calls Attempted	373,113	0	0%	1) Failure to meet auditing requirements.	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Contacts	7649	419	5.80%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) Information verification (address, phone, etc.) 3) Summarizing conversation	Management coaching session with involved associate, additional training, and supervisory monitoring.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Call-Ins	15595	0	0%	N/A	N/A	N/A		
Correspondence	830	100	0%	N/A	N/A	N/A		
Delinquent Accounts	254	100	40%	1st call not made within 48-hours; no 2nd/3rd calls after most recent Broken Promise; no calls made at all after most recent Broken Promise	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
AWG Accounts	5036	50	0%	N/A	N/A	N/A		
Litigation Packages	0	0	0%	NA	NA	NA		
Compromises Offered	121	106	10.37%	financial stmt not taken	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Consolidations Offered	0	0	0%	NA	NA	NA		
ICRP Cons. Offered	53	0	0%	NA	NA	NA		
LVCs	74	0	0%	NA	NA	NA		
Rehabilitation's Offered	1,840	50	2%	RAMS of Rehab not documented	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Rehabilitation's Submitted		55	1.81%	Rams of rehab NOT documented.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.		
Letters Generated	39381	0	0%	NA	NA	NA		
Death Resolutions	94	112	0%	NA	NA	NA		
Disability Resolutions	78	140	0%	NA	NA	NA		
Bankruptcy Resolutions	0	0	0%	NA	NA	NA		
Incarcerations	88	136	0%	NA	NA	NA		
EFT - Account Update	14	0	0%	NA	NA	NA		
EFT - Billing	2	0	0%	NA	NA	NA		
EFT - Returns	0	0	0%	NA	NA	NA		
Accounts Recalled by ED	0	0	0%	NA	NA	NA		
Accounts in Suspense	0	0	0%	NA	NA	NA		

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure
Balance Review	132,346	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. West will resume monthly balance reconciliation in Q-3.
Phone Calls Attempted	315,257	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Borrower Contacts	6109	408	7.00%	Failure to meet auditing requirements, including 1) Identification; RPC/Borrower, Self/Company 2) Information verification (address, phone, etc.) 3) Summarizing conversation	Management coaching session with involved associate, additional training, and supervisory monitoring.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Borrower Call-Ins	11381	0	0%	N/A	N/A	N/A
Correspondence	832	100	0%	N/A	N/A	N/A
Delinquent Accounts	325	100	59%	1st call not made within 48-hours; no 2nd/3rd calls after most recent Broken Promise; no calls made at all after most recent Broken Promise	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
AWG Accounts	4860	50	0%	N/A	N/A	N/A
Litigation Packages	0	0	0%	NA	NA	NA
Compromises Offered	79	71	9.00%	financial stmt not taken; compromise ltr not sent	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Consolidations Offered	0	0	0%	NA	NA	NA
ICRP Cons. Offered	19	0	0%	NA	NA	NA
LVCs	55	0	0%	NA	NA	NA
Rehabilitation's Offered	1,646	0	0%	RAMS of Rehab not documented	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Rehabilitation's Submitted		60	1.70%	Rams of rehab NOT documented.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Letters Generated	37541	0	0%	NA	NA	NA
Death Resolutions	94	0	0%	NA	NA	NA
Disability Resolutions	78	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0%	NA	NA	NA
Incarcerations	88	0	0%	NA	NA	NA
EFT - Account Update	8	0	0%	NA	NA	NA
EFT - Billing	2	0	0%	NA	NA	NA
EFT - Returns	6	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0%	NA	NA	NA



QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure		
Balance Review	127,232	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. West will resume monthly balance reconciliation in Q-3.		
Phone Calls Attempted	397,163	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Borrower Contacts	3918	385	7.60%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) Information verification (address, phone, etc.) 3) Summarizing conversation	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.		
Borrower Call-Ins	12980	0	0%	N/A	N/A	N/A		
Correspondence	896	100	0%	N/A	N/A	N/A		
Delinquent Accounts	667	100	35%	1st call not made within 48-hours; no 2nd/3rd calls after most recent Broken Promise; no calls made at all after most recent Broken Promise	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.		
AWG Accounts	4684	50	0%	N/A	N/A	N/A		
Litigation Packages	0	0	0%	NA	NA	NA		
Compromises Offered	95	82	9.76%	W120 Not filled out. Financial Statement not taken.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.		
Consolidations Offered	0	0	0%	NA	NA	NA		
ICRP Cons. Offered	43	0	0%	NA	NA	NA		
LVCs	54	0	0%	NA	NA	NA		
Rehabilitation's Offered	1,770	0	0%	RAMS of Rehab not documented	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.		
Rehabilitation's Submitted	55	55	0%	Rams of rehab NOT documented.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.		
Letters Generated	66980	0	0%	NA	NA	NA		
Death Resolutions	1,934	0	0%	NA	NA	NA		
Disability Resolutions	1,327	0	0%	NA	NA	NA		
Bankruptcy Resolutions	0	0	0%	NA	NA	NA		
Incarcerations	922	0	0%	NA	NA	NA		
EFT - Account Update	0	0	0%	NA	NA	NA		
EFT - Billing	4	0	0%	NA	NA	NA		
EFT - Returns	0	0	0%	NA	NA	NA		
Accounts Recalled by ED	0	0	0%	NA	NA	NA		
Accounts in Suspense	0	0	0%	NA	NA	NA		

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure
Balance Review	110,083	0	0%	Not able to perform	due to conversion	Titanium conversion delayed pymt posting/NSF posting - hence reconciliation process. West will resume monthly balance reconciliation in Q-3.
Phone Calls Attempted	459,197	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Borrower Contacts	7,108	294	8.77%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) Information verification (address, phone, etc.) 3) Summarizing conversation	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Borrower Call-Ins	12803	0	0%	N/A	N/A	N/A
Correspondence	840	100	0%	N/A	N/A	N/A
Delinquent Accounts	854	100	17%	1st call not made within 48-hours; no 2nd/3rd calls after most recent Broken Promise; no calls made at all after most recent Broken Promise	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
AWG Accounts	4637	50	0%	N/A	N/A	N/A
Litigation Packages	0	0	0%	NA	NA	NA
Compromises Offered	78	69	14.49%	W120 Not filled out, Financial Statement not taken.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Consolidations Offered	0	0	0%	NA	NA	NA
ICRP Cons. Offered	19	0	0%	NA	NA	NA
LVCs	30	0	0%	NA	NA	NA
Rehabilitation's Offered	1,397	0	0%	RAMS of Rehab not documented	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Rehabilitation's Submitted	55	55	0%	Rams of rehab NOT documented.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Letters Generated	81362	0	0%	NA	NA	NA
Death Resolutions	95	0	0%	NA	NA	NA
Disability Resolutions	94	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0%	NA	NA	NA
Incarcerations	99	0	0%	NA	NA	NA
EFT - Account Update	23	0	0%	NA	NA	NA
EFT - Billing	6	0	0%	NA	NA	NA
EFT - Returns	4	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure
Balance Review	118,473	0	0%	Not able to perform	need to re-establish with QC	Meeting with QC to reestablish the balance review process now that monthly reconciliations have resumed
Phone Calls Attempted	368,163	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Borrower Contacts	7072	400	6.47%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) Information verification (address, phone, etc.) 3) Summarizing conversation	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Borrower Call-Ins	13568	0	0%	N/A	N/A	N/A
Correspondence	958	100	0%	N/A	N/A	N/A
Delinquent Accounts	998	100	11%	1st call not made within 48-hours; no 2nd/3rd calls after most recent Broken Promise; no calls made at all after most recent Broken Promise	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
AWG Accounts	4588	50	0%	N/A	N/A	N/A
Litigation Packages	0	0	0%	NA	NA	NA
Compromises Offered	87	76	10.52%	W120 Not filled out. Financial Statement not taken.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Consolidations Offered	0	0	0%	NA	NA	NA
ICRP Cons. Offered	14	0	0%	NA	NA	NA
LVCs	24	0	0%	NA	NA	NA
Rehabilitation's Offered	1,601	0	0%	RAMS of Rehab not documented	Management coaching session with involved associate; current and repeat occurrences are subject to progressive disciplinary action.	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Rehabilitation's Submitted	60	60	2%	Rams of rehab NOT documented.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Letters Generated	141230	0	0%	NA	NA	NA
Death Resolutions	84	0	0%	NA	NA	NA
Disability Resolutions	91	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0%	NA	NA	NA
Incarcerations	75	0	0%	NA	NA	NA
EFT - Account Update	19	0	0%	NA	NA	NA
EFT - Billing	4	0	0%	NA	NA	NA
EFT - Returns	3	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure
Balance Review	118,641	0	0%	Not able to perform	need to re-establish with QC	Titanium Monthly Inventory Report data is still somewhat questionable. We have re-established the reconciliation process and are validating the balance adjustment portion.
Phone Calls Attempted	402,718	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Borrower Contacts	6956	381	7.13%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) Information verification (address, phone, etc.) 3) Summarizing conversation	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Borrower Call-Ins	18595	0	0%	N/A	N/A	N/A
Correspondence	1,848	100	0%	N/A	N/A	N/A
Delinquent Accounts	681	100	24%	1st call not made within 48-hours; no calls made at all after most recent Broken Promise	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
AWG Accounts	6386	50	0%	N/A	N/A	N/A
Litigation Packages	0	0	0%	NA	NA	NA
Compromises Offered	126	110	5.45%	W120 Not filled out. Financial Statement not taken.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Consolidations Offered	0	0	0%	NA	NA	NA
ICRP Cons. Offered	38	0	0%	NA	NA	NA
LVCs	22	0	0%	NA	NA	NA
Rehabilitation's Offered	2,226	0	0%	NA	NA	NA
Rehabilitation's Submitted	55	55	0%	NA	NA	NA
Letters Generated	87995	0	0%	NA	NA	NA
Death Resolutions	166	0	0%	NA	NA	NA
Disability Resolutions	114	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0%	NA	NA	NA
Incarcerations	95	0	0%	NA	NA	NA
EFT - Account Update	22	0	0%	NA	NA	NA
EFT - Billing	3	0	0%	NA	NA	NA
EFT - Returns	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure
Balance Review	117,721	0	0%	Not able to perform	need to re-establish with QC	Titanium Monthly Inventory Report data is still somewhat questionable. We have re-established the reconciliation process and are validating the balance adjustment portion.
Phone Calls Attempted	397,372	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Borrower Contacts	9045	385	5.94%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) Information verification (address, phone, etc.) 3) Summarizing conversation	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Borrower Call-Ins	21234	0	0%	N/A	N/A	N/A
Correspondence	1,770	100	0%	N/A	N/A	N/A
Delinquent Accounts	863	100	14%	within 48-hours; no calls made at all after most recent Broken Promise	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
AWG Accounts	6386	50	0%	N/A	N/A	N/A
Litigation Packages	0	0	0%	NA	NA	NA
Compromises Offered	125	114	7.02%	W120 Not filled out, Financial Statement not taken.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Consolidations Offered	0	0	0%	NA	NA	NA
ICRP Cons. Offered	14	0	0%	NA	NA	NA
LVCs	22	0	0%	NA	NA	NA
Rehabilitation's Offered	2,214	0	0%	NA	NA	NA
Rehabilitation's Submitted	1,719	50	6%	RAMS or RH not documented	NA	NA
Letters Generated	57057	0	0%	NA	NA	NA
Death Resolutions	172	0	0%	NA	NA	NA
Disability Resolutions	96	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0%	NA	NA	NA
Incarcerations	55	0	0%	NA	NA	NA
EFT - Account Update	19	0	0%	NA	NA	NA
EFT - Billing	4	0	0%	NA	NA	NA
EFT - Returns	0	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0%	NA	NA	NA

QC Sample	Total Number	Sample Size	Errors Found	Description of Errors	Corrective Action	Preventive Measure
Balance Review	129,807	0	0%	Not able to perform	need to re-establish with QC	Titanium Monthly Inventory Report data is still somewhat questionable. We have re-established the reconciliation process and are validating the balance adjustment portion.
Phone Calls Attempted	454,232	0	0%	1) Failure to meet auditing requirements	management coaching session with involved associate(s)	Ongoing coaching and continued feedback. Current and repeat occurrences are subject to progressive disciplinary action.
Borrower Contacts	8750	373	6.88%	Failure to meet auditing requirements, including 1) Identification: RPC/Borrower, Self/Company 2) Information verification (address, phone, etc.) 3) Summarizing conversation	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Borrower Call-Ins	19028	0	0%	N/A	N/A	N/A
Correspondence	1,711	100	1%	Correspondence not scanned in w/47 on FACS	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Delinquent Accounts	373	100	9%	1st call not made within 48-hours; no calls made at all after most recent Broken Promise	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
AWG Accounts	7790	31	0%	Correspondence not scanned in w/47 on FACS	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Litigation Packages	0	0	0%	NA	NA	NA
Compromises Offered	101	90	5.56%	W120 Not filled out. Financial Statement not taken.	Management coaching session with involved associate, additional training, and supervisory monitoring.	Current and repeat occurrences are subject to progressive disciplinary action; monitoring by both operations and QA.
Consolidations Offered	0	0	0%	NA	NA	NA
ICRP Cons. Offered	10	0	0%	NA	NA	NA
LVCs	31	0	0%	NA	NA	NA
Rehabilitation's Offered	1,816	0	0%	NA	NA	NA
Rehabilitation's Submitted	1,816	50	4%	RAMS of RH not documented	NA	NA
Letters Generated	75874	0	0%	NA	NA	NA
Death Resolutions	112	0	0%	NA	NA	NA
Disability Resolutions	113	0	0%	NA	NA	NA
Bankruptcy Resolutions	0	0	0%	NA	NA	NA
Incarcerations	68	0	0%	NA	NA	NA
EFT - Account Update	30	0	0%	NA	NA	NA
EFT - Billing	7	0	0%	NA	NA	NA
EFT - Returns	6	0	0%	NA	NA	NA
Accounts Recalled by ED	0	0	0%	NA	NA	NA
Accounts in Suspense	0	0	0%	NA	NA	NA