



THE BASIC ASSET DETERMINATION REPORT

Without a signed consent or client-provided credit report, Client must provide:

- A) Copy of the judgment against each subject
- B) Each Subject's full name and an address (current or past)

THE INVESTIGATION WILL CONTINUE WITHOUT A CREDIT REPORT OR JUDGEMENT. THIS MAY OR MAY NOT EFFECT THE OUTCOME OF THE INVESTIGATION.

Client should provide as much information about the subject as possible in order to reduce any costs for supplemental searches:

- A) Each Subject's SSN (FEIN if the subject is a business)
- B) Each Subject's DOB
- C) Any possible addresses and/or telephone numbers associated with each Subject
- D) A Credit report for each subject
(If judgment is against a married couple, then both credit reports should be provided)
- E) Copy of the subject's original application and/or credit file concerning the creditor

If **ALL** of the information in the above two areas are provided, then **the Basic Asset Determination cost is \$ 45.00 an hour maximum charge 5 hours per subject.** (i.e., a married couple is considered 1 subject , each business name is an additional subject).

Two separate proprietary databases are searched and the records are compared to what is provided by the client. All data is researched to determine the subject's assets (or lack of). This may include contacting government agencies either online, or by telephone. Outside of Georgia the research is not done on site .

The Basic Asset Determination consists of research into these possible areas:

NAME (and aliases), SSN, DOB, HOME ADDRESS, HOME TELEPHONE, OTHER ADDRESSES, OTHER TELEPHONES, A SUMMARY

POSSIBLE BANK AFFILIATIONS

(This is only the possible financial institutions reflected in the credit report, the client's credit file, or subject's application to the client. A specific search of financial institutions can be ordered, but is only recommended as a last resort.)

POSSIBLE EMPLOYMENT

(This is information obtained from a credit report or proprietary database and then verified. A specific inquiry using sources outside of these two normal means would have to be ordered.)

CURRENT REAL PROPERTY OWNERSHIP

(This is not a title search or hand search, the following data will be obtained from the county government office and subject's credit report, if available.)

Property Address, Registered Owner(s), Legal Description, Parcel Number, Date of Purchase, Purchase Price, Current Assessed Value, Current Market Value and Source, Original Mortgage Amount, Current Mortgage Balance, Liens, and Specific Notes

FORMER/AFFILIATED REAL PROPERTY OWNERSHIP

(Possible fraudulent transfers may be revealed here. This is not a title search or hand search, the following data will be obtained from the county government office and subject's credit report, if available.)

Property Address, Registered Owner(s), Legal Description, Parcel Number, Date of Purchase, Purchase Price, Current Assessed Value, Current Market Value and Source, and Specific Notes

PERSONAL PROPERTY

(The databases may provide current and/or previously owned equipment, vehicles, vessels, aircraft, etc. This is not a hand search of records.)

KNOWN AND POSSIBLE CORPORATE AFFILIATIONS

(May be provided by the databases and/or government offices)

MISCELLANEOUS INFORMATION

(Internet research, news sources, etc.)

CREDIT SCORE AND ANALYSIS

(From credit report, if supplied or paid for)

UCC FILINGS

(May be provided by the databases and/or government offices. This is not a hand search.)

COMPARISON TO PREVIOUS INFORMATION

(This is from original loan application or credit file, if supplied)

INVESTIGATOR'S COMMENTS AND SUGGESTIONS

Additional fees may apply if:

A credit report (CBR) is not provided and you want to obtain one. The CBR is just another source of leads that are researched and though it provides insight to the subject's "financial big picture", its use (or lack of use) in the research may or may not affect the outcome of your case. Extra fees for a CBR run about \$35.00 * under the FDCPA a credit bureau report will not be obtained without verification of the debtors written consent unless there is already a judgment in place..

Only the judgment (or just a name) is provided (with no last known addresses or SSN), so then search fees will have to be applied to locate the person's information in the two proprietary databases. If the subject's name is too common, and the client cannot provide any eliminators, then a Basic Asset Determination may be halted and the client will only pay for the database fees and an hourly rate of \$45.00

Government offices may charge a fee for searches or for copies of documents, etc... These fees are in addition to the flat rate, but we will not proceed without your approval. .