

RFP P#, Q#	Bidders	Sequoia Financial Service	P#	RSI Corporation	P#	Linebarger Goggan Blair & Sampson LLP	P#	NCO (An EGA Company)	P#	Financial Credit Network	P#	HS Financial Group, LLC	P#
Q1	MAIN OFFICE LOCATION:	28632 Roadsie Drive, Suite 110	P4 & Pg 1 (back)	5440 W Northern Ave	Cover Letter & P15	1010 Leucadia Blvd, #500	Cover Letter & Sec 3, P1	507 Prudential Road	Cover Letter & Sec 3 P15	1300 West Main Street	Cover Letter & P13	25651 Detroit Rd, Suite 203	Cover Letter & P4
		Agoura Hills, CA 91301		Glendale AZ 85301		Encinitas CA 92024		Horsham PA 19044		Visalia CA 93291		Westlade OH 44145	
		818-409-6000		602-627-2348		619-400-8889		800-220-2274		559-733-7550		888-871-8485	
P11	Checklist items:												
	Items Received as Requested (Y/N)	NO - City forms not submitted; Certification by Sec not included; Sample Contract not included; Addendem #1 & #11 not included;	Various	YES	Various	NO - City forms not used throughout proposal; did not include Addendem #5 thru #11	Various	YES	Various	YES	Various	NO - City forms no tsubmitted; Certification by Sec not included; Sample Contract not included; Addendem #1 thru #11 not included;	Various
P12	Cost Proposal Overview:												
	Non-Legal Rate	23%	P2 & P12-13 (back)	17.5	P14	25%	P2	18.50%	Sec 2 Cost Prop page	19%	Cost Prop page	18%	P3
	Legal Rate	27%	P2 & P12-13 (back)	27%	P14	33.3% - City is required to reimburse for any court costs. If recovered, \$\$ will be returned	P2	30%	Sec 2 Cost Prop page	27%	Cost Prop page	32%	P3
	Special Rates for Utilities ?	N	P2	16% Non-legal & 27% Legal; 8% for Lein & 8% Tax Intercept	P14	25% Non-legal & 33.3% Legal	P1	18.50%	Sec 2 Cost Prop page	0-180 days = 15%; 181 - 364 days = 17%; 365 days = 19% for Non-Legal & 27% for Legal	Cost Prop page	16.5% Non-legal & 32% Legal	P3
	Amend Liens (Y/N)	Y	P2	Y	P14	Not Stated		30%	Sec 2 Cost Prop page	5%	Cost Prop page	Not specified	

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	EBO (Y/N) Cost	No price quoted (hospital billing only)	P2 & P6	Y - 12%	P14	Y - 25%	P2	Y - \$25.25 per paid hour	Sec 2 Cost Prop page	Y - 12%	Cost Prop page	\$22.50 flat fee or 13.5% per account	P3
P13,14,15	Qualifications and Experience:												
Q1	Collection Agency or Collection Bureau	Agency	P4	Agency and Bureau	P15	Neither - Law Firm	Sec 3 P1	Agency	Sec 3 P15	Agency	P13	Agency	P4
Q3	Office Serving in Fresno (Y/N)	N	P4 & P12	N	P16	N	Sec 3 P7	N - Office is in Phoenix AZ	Sec 3 P21	Y - Visalia	P13	N - Office is in Westlake OH	P4
Q6	Terminations (Y/N)	N	P4	Y - Collections pulled back in-house	P17	N	Sec 3 P7	Y - Gov't brought collections in-house	Sec 3 P18	N	P16	N	P6
Q7	Organizational Chart Provided (Y/N)	Y	P5 (back)	Y	P17	Y	Sec 3 P2-5 & P8	Y	Sec 3 P18	Y - Woman Owned and Operated	P13-14 & P16	Y	P6 (attachm
Q82b	Collection Results: Overall %	14%	P5	67% in Fresno County; 4%.7% Overall	P18	26.69%	Sec 3 P9	\$356 per account average within Fresno County	Sec 3 P19	29%	P17	18% average	P6
Q9	Collection Agency Staff												
a	Fresno Staff Composition	FT - 14; PT - 1	P5	FT - 11; PT - 1	P18	5 Mgmt, 16 Collectors (supported by 100 attys & 1168 staff)	Sec 3 P13	3 Mgmt, 25 Collectors in the TX office (supported by the Pool)	Sec 3 P19	9 Mgmt. 31 Collectors, 14 FT Clerical, 6 PT Clerical	P17	35	P6 & 7
c	Average # Years Experience	11 yrs	P5	7.2 yrs for Collectors	P18	6.18 yrs	Sec 3 P13	3 yrs for Collectors	Sec 3 P20	Mgmt - 20 yrs; Collectors - 7 yrs	P18	11 yrs	P5
d	Bi-Lingual	Spanish	P6 & P2 (back)	Spanish and Vietnamese	P19	Spanish & Translation Service for other languages	Sec 3 P13	Spanish mainly; Account reassigned if another language is necessary	Sec 3 P20	Spanish & Hmong & Language Line Service for all other languages	P18	Spanish	P7
Q10	EBO Offered (Y/N)	Y	P6	Y	P19 - 26	N	Sec 3 P13	Y - did not give a complete picture of the services available	Sec 3 P20-21	N - Their sister company Customer Care Network provides 'first party collection services'	P18	Not at this time - But gave us rates and wants the City as first client !!	P7 - 8
P15-16	Collection Procedures:												
	Hours	M-F 8 to 5; S 8 to 12	P6	M-F 6 to 8pm; Sat 8 to 4	P26	M-Th 8 to 6; F 8 to 5; S 8 to 12	Sec 3 P24	8 to 8 PST (not sure if that is M-F or 7 day a week)	Sec 3 P21	M-Th 8 to 6:30; F 8 to 5:30	P19	M-Th 8 to 5; F 8 to 4:30 Ohio Time????	P8
	Policies and Training Explained (Y/N)	Policies - Y; Training - N	P6-8; P6-9 (back)	Y	P27 - 39	Y	Sec 3 P24-28	Y - extensively	Sec 3 P21-29	Y	P19-25	Y	P8-10

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	Specialized Areas	Filing judgments, 'Keepers' instead of Till Taps,	P5 & P8			Extensive dispute recon,	Sec 3 P29-30	All Aspects of Training is #1 in company	Sec 3 P21-29	Invested in state-of-the-art technology; cross-references millions of accts; uses TransUnion Credit Rpts; Letters are sent in English and Spanish; Pay in Person;		Not specified	
	Retention of Accounts by Collection Agency?	180 days	P8	7 days grace period and City can recall account anytime	P42	City may recall an account anytime	Sec 3 P32	10 day grace period	Sec 3 P33	Flexible; City may recall an account anytime - but if significant work done, then need to discuss pymt	P26	5 days after initial placement or anytime if an account was submitted in error	P10
	No Experience Areas	Unknown	n/a	Till Taps	P32	Various		Need to ask what Other Debt includes	Sec 3 P43-44	None		Till Taps;	P9
	Geared toward City Wide Efforts or Specific	Citywide	P4 (back)	Citywide	References	Experience is in Court fees and Fines, Parking tickets	Sec 3 P10-12	Citywide	Sec 3 P41-44	Citywide	References	Unknown	
	Departments	Risk; Solid Waste, Parking, Code Enforcement, Utilities, NSF checks, False alarms, Business tax, Other	P4 (back)	Business Tax; Fire - False Alarms and Inspections; Parking; Traffic Violations	P59	Unknown		Court fines & fees; Utilities; Business Tax; False Alarms; Building Permits; Other Debts	Sec 3 P41-44 & 45	Fire; Parking; Utilities; Housing; Code Enforcement; False Alarms; Convention Center; Permits; Business Tax; Parks; Airports	References	Unknown	
Q12	Stratification of Accounts (Y/N)	Y	P9	Y	P43	Collection regardless of \$\$	Sec 3 P28-30	Y	Sec 3 P35	Y	P27	Y	P10
Q13	Legal Procedures:												
a	Who is legal council?	Edmond Siegel - in-house counsel	P9	Stephen Denning - contracted	P45	John Clinnin - in-housed counsel	Sec 3 P32	Utilize NCO network in CA	Sec 3 P36	E Warren Gubler of Gubler & Abbott in Visalia. Represented for 28 years	P27	No legal counsel in Fresno County	P11
c	% uncollected	80%	P9	35%	P46	Doesn't usually pursue litigation	Sec 3 P33	79%	Sec 3 P36	48%	P27	30%	P11
d	% satisfied	15%; 98% success rate at trials/arbitrations	P9 & P1	65%	P46	In Texas - nearly 100%	Sec 3 P33	21%	Sec 3 P36	52%	P27	100% ???	P11
e	Credit Bureau Reporting (Y/N)	Y	P9	Y	P46	N	Sec 3 P33-34	Y	Sec 3 P36	Only if FCN handles the collection activity	P28	No - only on demand by City	P11
h	Judgements - File and Renew (Y/N)	Y	P10	Y	P47	No reporting on Judgments but wants to start; Yes on renewing Judgments	Sec 3 P34	Y on both	Sec 3 P37	No on Reporting; Yes on Renewing	P28	No reporting on Judgments but wants to start; Yes on renewing Judgments	P11 - 12
j	Banruptcy, Probate Property Foreclosure Experience (Y/N)	Y - files claims on Chptr 11 & 13; Chptr 7 monitored	P10	Will gather all info and forward to client - will NOT file claims	P48	Y - 38 yrs experience	Sec 3 P34	Y - ability to file Chptr 13 claims	Sec 3 P37	Y - Balance of \$50 or more; will file claims on Chapter 11 & 13 electronically	P28	Only Bankruptcy experience in Ohio	P12
Q14	Report Inquiry and Transmittal												
a	Software System	CollectOne	P10	CUBS and other software tools	P49 - 51	Proprietary custom software developed and CUBS for Fines and Fees	Sec 3 P35	FACS (Flexible Automated Collection System)	Sec 3 P37-39	CUBS	P29	DebtNet (proprietary built by Computer Mgr)	P12
b	On Line Capabilities (Y/N)	Y	P10	Y - Client Access Web	P51	Y	Sec 3 P38	Y	Sec 3 P40	Y	P30	Only for debtors paying	P12

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c	Account Submission (Y/N)	Y	P10	Y	P52	Y	Sec 3 P38	Y	Sec 3 P40	Y	P30	N	P12
d	Account Status (Y/N)	Y	P11	Y	P52	Y	Sec 3 P38	Y	Sec 3 P40	Y	P30	N	P12
e	Sample Collection Reports Provided (Y/N)	Y	P16-18 (back)	Y	Attachments	Y	Attached	Y	Exhibit 1	Y	Exhibit E	Y	Attached
g	SAS70 (Y/N)	N	P11	N	P52	Y - SSAE 16	Sec 3 P38	Y - SSAE 16	Sec 3 P41	N	P31	N	P13
P19	Collection Agency Management												
Q15b	# Years experience with City Gov's Accounts	Does have experience but # yrs not stated (City of LA)	P11	28 yrs	P53	38 yrs	Sec 3 P39	42 yrs	Sec 3 P42	Y - Yrs not stated	P31	Not specified	P13
Q16	Training offered to Clients (Y/N - Cost / No Cost)	Y Cost not stated	P11	Y	P54	Y	Sec 3 P39	Y	Sec 3 P44-45	Y	P31	N	P13
Q17	OTHER ITEMS:												
a	Other Services	A/R Mgmt and Rev Cycle training; Small Claims Court program(no cost)	P11	Garnishments; EBO Services; Tax Intercept; On-line payment processing	P55-57	Law Firm, pursuit of judgment remedies	Sec 3 P40	Amnesty Program; 90% Retention rate; Large company with quality controls; Low complaint rate of 0.12%	Sec 3 P45-46	Moneygram pymts; Migrant workers Skip Tracing	Attachment C	Data security, firewalls	P13
b	Local Counter (Y/N)	Will provide	P12 & P9 (back)	N - willing to consider	P57	N - but will discuss if volume justifies	Sec 3 P40	N	Sec 3 P47	N - but would be open to discuss	P33	N - but MIGHT find a banking source with lock box	P14
c	Intercept Program (Y/N)	Y	P12	N - not in California but with other clients in other states	P57	Y - at half of regular fee charged (but no experience)	Sec 2 P1; Sec 3	N - not currently	Sec 3 P47	Y - w/CHP once	P34	N - not in CA	P14
P20	References	City of Alhambra, City of Indio, City of Riverside. LA Dept Water & Power	P13 & P14 (back)	Racine County WI; Illinois Dept of Public Aid; Redflex Traffic Systems	P59	City of Las Vegas, City of Pasadena TX, City of Aurora CO, Norman OK	Sec 4 P1	City of Los Angeles; CA Dept of Transp; Arizona Public Services	Sec 4 P48	City of Sacramento; City of Pasadena; City of Visalia	P35	GC Services, The Resolute Group LLC, Lakeland Community College	P15
P46	Scope of Services: Does the collection agency meet the requirements of:												
	<i>Please indicate notable exceptions:</i>												
	General	ok; Accepted Sample Contract Language		Accepted Contract Language		Accepted Sample Contract; Processes Well explained		Does NOT accept contract language but does accept Indemnification	Sec 5 P 50	Accepted Terms of Contract	City Forms Sec	minimal; accepted contract language	

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	Reports and Inquiry	ok		ok		ok		Good	Sec 3 Exhibit 1	ok	Attachment B	not online	
	Collection Activities	ok		ok		ok		Training extensive		ok		ok	
	20 Day Grace Period	No comment		7 days only	P42	Can pull account anytime		10 days only		No comment		No comment	
	Training	Did not identify EE training		Y		Y	Various	Training extensive		Y	Various	For Ees only	
	* Financials: If received have been forwarded to Treasury Officer for review (Y/N)	??		??		Y	Sec 7 P1	Y	Sec 7	Y	Financial Stmt Sec	??	