

COLLECTION AGREEMENT

ROMA, MURPHY & HOROWITZ, herein after referred to as "agency" and YOUR COMPANY, herein after referred to as "creditor" and/or "client" agrees to the following:

1. For valuable consideration, creditor agrees to assign accounts for collections. Creditor agrees to pay agency on any payment received from any source whatsoever, a fee equal to:

| | | |
|------------------------|--|--------------------|
| Placement Amount | Less than 365 days | More than 365 days |
| Less than \$ 500.00 | 35% | 50% |
| Less than \$ 5,000.00 | 28% | 35% |
| Less than \$ 10,000.00 | 25% | 28% |
| More than \$ 10,000.01 | 22% | 25% |
| More than \$ 25,000.00 | Contact Roma, Murphy & Horowitz Directly | |

Agency agrees that creditor will not be charged any fees unless payments are received. If applicable, agency will add collection charges and fees to the outstanding balances placed for recovery.

2. Creditor agrees to notify agency within 72 hours upon receipt of any payments or correspondence made on any account. In addition, any contact by any attorney or any other third party will be referred to agency for processing.

3. Creditor agrees that a record of each delinquent account assigned to agency for collection may be placed with two or more credit reporting agencies for inclusion in the individual credit report and reported as a derogatory item for the times and in the methods prescribed in the Federal Fair Credit Reporting Act.

4. Agency shall not accept as settlement in full, on any account assigned, any amount less than the full amount as originally assigned, less any payments made since assignment, without expressed written / verbal consent of creditor.

5. Agency shall not cause any individual account to be referred to an attorney for any legal action without the expressed written consent of the creditor. The fees on any attorney assignments will vary between \$350.00 and \$500.00 on any accounts that the creditor wants to sue. Creditor will at all times be entitled to the full names, addresses and telephone numbers of agency legal counsel on individual accounts.

6. Creditor agrees to provide all written and verbal documentation necessary to prove each individual case in court as may be required by legal counsel. In case the creditor is unable or unwilling to provide the necessary proof or testimony, agency shall be entitled full commissions and reimbursement of all costs, expenses and attorneys fees expanded.

7. Agency will provide monthly, a full accounting of the previous months collection, showing date, name of customer, creditor account number, amount collected, agency fees

and a remittance check to cover creditor's portion of all collections. Any monies collected by the last day of the month will be remitted to you on the 15th of the month.

If the accounting shows creditor to owe agency money at the end of each accounting period, creditor agrees to promptly remit agency share of funds then due. All monies collected by agency shall be deposited in trust as required by state law.

8. Creditor agrees and gives permission to agency to cash and deposit any and all monies received in creditor's name from the debtors in payment of such debts.

9. Agency will refrain from using any approach, method, or procedure that would be detrimental with respect to the Client's public image.

10. Agency agrees to indemnify and hold harmless the client relating to the conduct of the agency with respect to monies collected.