

Crown Asset Management, LLC

Seller Survey

So that we can properly evaluate your portfolio, please answer all questions as accurately and completely as possible. Return the survey to Brian Williams via email to bwilliams@crowncasset.com or fax your responses to (770) 817-6701. If you have any questions call me at (770) 817 6700 Ext 211.

General Questions

1. Why are these accounts being sold at this time?
2. What type of accounts? (credit card, consumer loans, etc.)?

<u>Type</u>	<u># of Accounts Charged off Monthly</u>	<u>Face Amount \$ Charged off Monthly</u>
<input type="checkbox"/> Visa	_____	_____
<input type="checkbox"/> Master Card	_____	_____
<input type="checkbox"/> Discover	_____	_____
<input type="checkbox"/> American Express	_____	_____
<input type="checkbox"/> Private Label	_____	_____
<input type="checkbox"/> Consumer Loan	_____	_____
Other: _____	_____	_____

Are credit scores available on the accounts?

3. Do any of the accounts include any circumstance where a customer/obligor paid their account in full, incurred subsequent charges, and then failed to make any payment thereafter? Yes ____ No ____
4. Does the Portfolio contain accounts where the consumers/obligors have notified you or your agents of their intent to file bankruptcy? Yes ____ No ____
5. Does the Portfolio contain accounts with unresolved customer/obligor disputes? Yes ____ No ____
6. What interest rate was charged by the bank prior to the date of charge-off? _____%

7. Did the agencies send out any settlement letters? If so please describe.

8. Have these accounts been assigned for legal action during either internal or any agency collection efforts?

9. Have all accounts that were with agencies/attorneys been recalled?

10. Are any of these accounts subject to contingency/other fees from prior agencies or attorneys?

11. What was the recall date of these accounts?

12. What internal collections efforts did you use?
 - a. Do you have a predictive dialer?
 - b. How many stations?
 - c. Did you sue any of these accounts?

File Formation

1. In identifying the accounts for sale, what was the criteria used to generate the pool (i.e. credit score, liquidation rate, no-pays, etc.)?

2. To the extent you use any intentional selection criteria or methodology to select accounts to place with any agency or third party, please describe the variables or other factors used to determine how accounts are selected.

3. After the date of charge-off, if you place accounts with an agency or third party, what is the percentage of accounts that you retain? _____%
4. Under what conditions or circumstances may a third party or agency retain an account?
5. If accounts were sold to more than one purchaser, please identify the criteria used to determine how the accounts are distributed after multiple sale pool has been identified (Liquidation, no-pays, random, scoring etc.).
6. Were the accounts scored at anytime?
 - a. Were the accounts given a “collection/recovery score” for collections?
 - b. Was this score used to create the file?
 - c. Is that score data available for transmittal to buyer?
7. Does any type of re-aging policy apply to these accounts?

Point of Sale / Post Sale Support

1. Is the seller willing to repurchase accounts sold that, prior to closing date, were documented bankrupt, fraudulent, deceased or otherwise legally not collectable?
2. Can the above accounts be identified prior to sale date?
3. Will the seller scrub accounts for bankrupts, fraud, deceased or other uncollectible accounts prior to sale? If so, what method will be used to scrub?

4. How will buy-back or exchange of the uncollectible accounts be handled?
 - a. Time period?
 - b. Method?

5. Describe the type of documentation and the approximate percentage of each category of document available to the purchaser of this Portfolio.
 Estimate the time needed to retrieve and provide documentation to the purchaser and the duration that you will agree to make documentation available.

<u>Document</u>	<u>Percentage</u>	<u>Time to Retrieve and make available</u>	<u>Duration Available</u>
Written Applications	_____	_____	_____
Charge Slips	_____	_____	_____
Statement of Account	_____	_____	_____
Cardholder Agreement	_____	_____	_____
Payment History	_____	_____	_____
Statements	_____	_____	_____
Other (Please Identify):	_____	_____	_____

What is the cost for documentation?

6. Is the seller willing to repurchase accounts that are aged beyond the statute of limitations?

7. Since charge-off, have interest and late fees been accrued to the accounts?

8. Are these amounts included in sale price?

9. Have these accounts been scored since charge-off?

10. How are these accounts currently being reported to the credit bureaus?

11. To which bureaus are these accounts reported?

12. Following sale, how will seller report accounts to credit bureau?

13. What percentage of each of the following categories is included in the file?

	<u>%</u>
Social Security Number	_____
Home Phone	_____
Employer Phone	_____
Charge-off Amount	_____
Original Account number	_____
Last Payment Date	_____
Last Payment Amount	_____

14. Will the accounts be marked in your system to indicate sold to a particular buyer? (Separating them when there is more than one buyer)

15. Does the cardholder agreement for this portfolio have a mandatory arbitration clause?

16. Can the accounts be resold?

Chain of Title

Please List the Chain of title from the original issuer through any other owners, including your purchase below.