

turning **red** ink into **black** ink

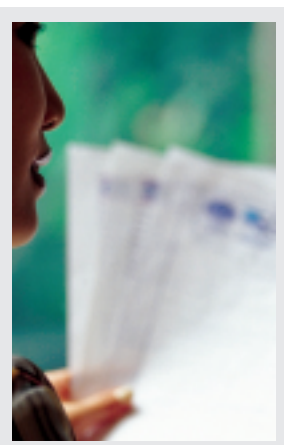
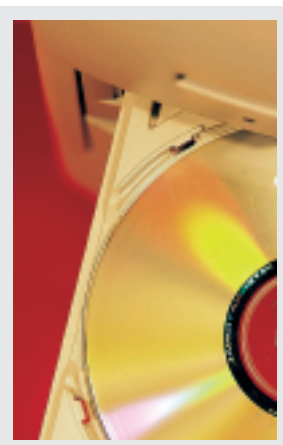
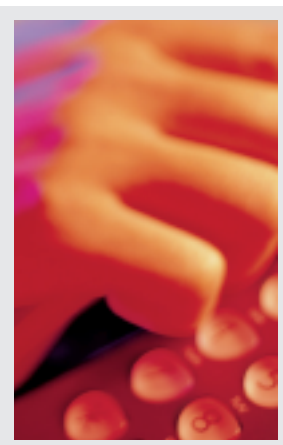
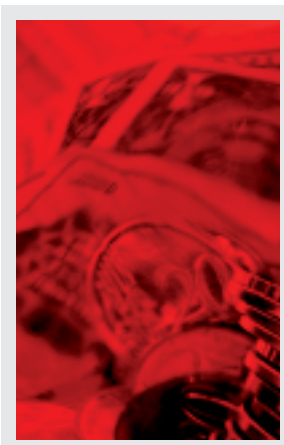


CISCO, Inc.

Accounts Receivable
Management Since 1968

Services and Rates





CISCO, INC.

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CISCO, Inc.



CISCO, Inc. has been in the Accounts Receivable Management business since 1968. We are a full service national and international company, representing most industries, from Fortune 500 companies to small business owners. Cisco's services include outsourcing current receivables, collection letter programs, third party collections, foreign collections, and attorney forwarding services.

Certified Members of:



Certified by CLLA



International
Association of
Commercial
Collectors, Inc.



ACA
INTERNATIONAL
The Association of
Credit and
Collection
Professionals

We are one of a few select commercial collection agencies certified by the Commercial Law League of America's Agency Association (CLLA). We are also members of the International Association of Commercial Collectors (IACC) and the ACA International. CISCO is bonded and has set up a separate Client Trust Account for our clients' protection.

Since 1968, our staff has been dedicated to providing the highest standard of integrity and professionalism that today's credit executives expect. CISCO is simply an extension of your credit department — offering you our experienced staff to assist your company with an accounts receivable solution to fit your own individual needs. Most of our services are based on a contingency fee arrangement, therefore if our attempts to collect are not successful, you will not be charged! We hope you will give CISCO the opportunity to assist you.

COMPANY HIGHLIGHTS



- In Operation Since 1968
- Representing Fortune 500 Companies to Small Business Owners
- Providing Full Accounts Receivable Services
- Fully Bonded
- Contingency Fees (No Collection - No Charge)
- One of the Lowest "Account Ratio" Per Collector in Our Industry
- Corporate Offices Located in Houston, Texas
- Separate Client Trust Account
- Web Technology (Review and Communicate on All Accounts Assigned)
- Executive Management with an Average of 25 Years Experience
- Employee Tenure — Top 5% Within Our Industry
- Certified Member of the Commercial Law League of America's Agency Association (CLLA)
- Member of the International Association of Commercial Collectors (IACC)
- Member of the ACA International
- Fully Trained Staff in CISCO's "C.C.T." and "QCARE" Programs

MISSION STATEMENT

C

Customer

Realizing that our customer is our most valued asset.

I

Integrity

Giving our customer the highest standards of ethical and professional service.

S

Service

Giving more than what is expected. Always ready to learn and act upon new ways to service each customer's needs.

C

Collections

To maximize the greatest possible recovery on every account assigned for collection. To "Turn Red Ink Into Black Ink."

O

Opportunity

To take the opportunity to do the best job possible to ensure customer loyalty.

SERVICES



- Pre-Collection Letter Service
- 10-Day Free Demand Service
- Immediate Collection Service
- + Plus Service (Face to Face Contact)
- Attorney Forwarding Service (National/International Network)
- Foreign Service
- Outsourcing (Receivable Outsource Service — R.O.S.)
- Client Web Access (Audit and Communicate on Accounts Assigned)
- Customized Performance Reports
- Comprehensive Status Reports
- Credit Reporting



PRE-COLLECTION LETTER SERVICE

This service is an effective and inexpensive alternative for collecting your accounts that are not delinquent enough for our Immediate Collection Service.

CISCO will send a series of collection letters to your delinquent customer. These letters will be sent over a time interval of your choice. Our letter series begin with a mild approach and become increasingly stronger. (We have several letter series samples to choose from.)

Following the "Final Demand" letter in each series, a report will be sent to you listing all accounts paid or canceled. Any account not reported paid or canceled by you during our letter series, can either be transferred into our Immediate Collection Service or closed. You can cancel any letter series at any time by simply notifying us. Your customers are instructed to make all payments directly to your company.

Best of all, there is no membership fee, no pre-payments, and no coupons needed! Just simply pay per account as service is needed!

Cost:

\$9.00 per account

(Volume Discounts Available)

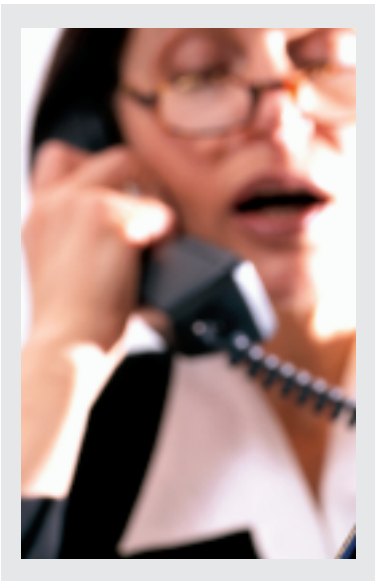
10-DAY FREE DEMAND

This service is an effective, final, personalized demand letter sent to your customer on our letterhead.

Cost:

No Charge

Any and all uncollected balances at the expiration of the 10-day grace period will automatically be transferred to our Immediate Collection Service unless notified otherwise by you. All monies received and reported during the grace period will be FREE of any charge.



IMMEDIATE COLLECTION SERVICE

Upon receipt of your account, we will assign your account to one of our Account Adjustors to immediately contact your customer to attempt to collect the balance and any additional interest or service charges, where applicable.

An investigation of your customers financial condition will promptly be determined and reported in writing. If attempts to collect are unsuccessful, we may recommend our Attorney Forwarding Service.

Cost:

\$0 - \$200: 50%

\$201 - \$400: \$100 max. fee

\$401 - \$2,000: 25%

\$2,000+: 20%

These rates are contingent upon collection.

No Collection...No Charge.

+ PLUS SERVICE

CISCO has proven its effectiveness in handling large claims at substantial savings.

CISCO guarantees a face-to-face contact within five business days anywhere in the United States. Our experienced adjustors meet personally with your customer to demand payment. Thorough investigations are made as to the customer's attainable assets. Public records are investigated to see what, if any, suits or judgments have been filed against your customer. Our findings are reported to you immediately, along with our recommendations.

(The minimum account balance accepted under this service is \$10,000.00)

Cost:

Up to \$10,000: 12%

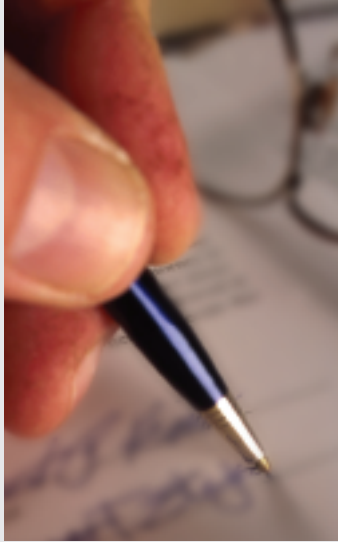
\$10,001 - \$25,000: 10%

\$25,001+: 8%

These rates are contingent upon collection.

No Collection...No Charge.

We require a \$395 advance, non-refundable service fee in addition to the above rates. Should it be necessary to forward your account to an attorney, our Attorney Forwarding Service rates would apply. Should the attorney collect your account, your \$395 advance will be refunded.



ATTORNEY FORWARDING SERVICE

CISCO has a network of bonded attorneys located throughout the United States, as well as internationally. If necessary, CISCO will forward your account to a select attorney, located in your customer's area. The attorney will make a final demand for payment. If a lawsuit is recommended, a detailed letter will be sent to you immediately outlining all required costs. Only with prior approval by YOU, will the attorney be authorized to begin any legal proceedings, incur any expense charged to you, or compromise any debt.

Cost:

\$0 - \$200: 50%

\$201 - \$400: \$100 max. fee

\$401 - \$2,000: 25%

\$2,001+: 20%

These rates are contingent upon collection.

No Collection...No Charge.

If a suit is authorized, it will be necessary for you to advance court costs and possibly a suit fee (these are separate charges from the above rates). Court costs include court clerk's fees for recording the suit, service of process, entering judgment and issuing execution. The amount varies according to the jurisdiction. Expended costs are made a part of all judgments obtained and are chargeable to the defendant. The suit fee is an additional charge by the attorney for filing the suit, obtaining judgment, and attempting to collect.

FOREIGN SERVICE

CISCO has adjusters schooled in collecting foreign accounts. We have attorney representatives located in virtually all free market nations, fluent in foreign languages and licensed in those countries where your customers are located.

Cost:

Air-n-Cable: 15%

Personal Collection: 30%

These rates are contingent upon collection.

No Collection...No Charge.



OUTSOURCING (Receivable Outsource Service — R.O.S.)

Receivable Outsource Service (R.O.S.) operates as a separate division of CISCO.

There are many benefits in using Receivable Outsource Service. When we service your accounts, we can either initiate contact with your customer in your name or R.O.S. Working in your name or R.O.S., we initiate professional and sensitive follow-up communications with your customers, by telephone and mail to address payment issues. You define the tone that will satisfy your needs.

We provide the staff and support necessary to meet your objectives. We integrate our experience and staff to allow flexibility in meeting your specific needs, whether it is a one-time or on-going project.

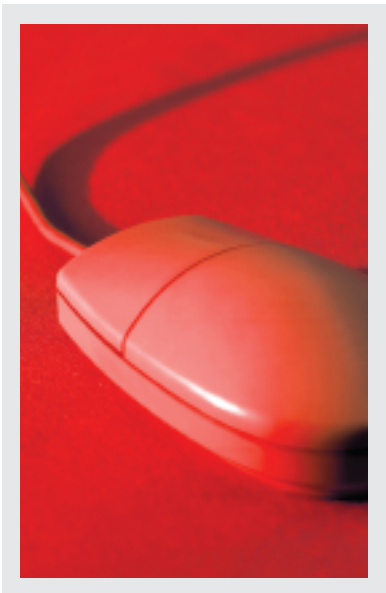
Studies show that outsourcing can help give today's corporations the strategic tool in achieving the competitive advantage. R.O.S. is committed to establishing that partnership with companies wanting to create real value and savings.

Some of the reasons to use Receivable Outsource Service:

- Acquisitions and Mergers
- Downsizing
- Centralization and Restructuring
- Losing Contact with Customers
- Reducing DSO
- Increasing Cash Flow
- LBO's
- Inexperienced Staff
- Hiring Freeze
- Focusing on Quality
- Customer Service
- Annual Credit File Updates
- System Conversions
- Identifying Customer Disputes
- Seasonal Fluctuation of Sales

Cost:

Contact our Client Services Department at 800-231-3686 or ros@ciscocollect.com for a quote.



CLIENT WEB ACCESS

Keeping our clients informed on each account's status and communicating this is top priority. Our secure portal site has functional tools for every level of management to utilize.

New Account Assignment

- Assign accounts online, individual or multiple accounts in a secure upload process.

Account Inquiry

- View collection activity on each account assigned and the current status.
- View payments posted and the current balance.

Account Updates

- Edit account information.
- Report payments made directly to you by the customer.

Message Center

- Send messages to and receive from CISCO's staff.

Performance Reports

- View and download a variety of reports into a text or Excel format.
- Review specific status categories.
- Analyze monthly and yearly overall gross and net performance.
- View a complete alpha listing of open, closed, or all accounts assigned.

All you need to take advantage of this powerful tool is internet access. Users can be set up with different security permissions per your request. There are many benefits to CISCO's Client Web Access. To get started, please contact our Client Services Department to set up your Client ID and Password.



Cost:

No Charge

PERFORMANCE REPORTS

ACCOUNT NO.	ACCOUNT NAME	ADDRESS	CITY	STATE	ZIP	STATUS	ASSIGNED BY	ASSIGN DATE	ASSIGN TYPE
10000	ABC COMPANY	1234 MAIN ST	ANYTOWN	CA	90210	OPEN	J. SMITH	01/15/00	REGULAR
10001	DEF COMPANY	5678 MAIN ST	ANYTOWN	CA	90210	CLOSED	J. SMITH	02/15/00	REGULAR
10002	GHI COMPANY	9012 MAIN ST	ANYTOWN	CA	90210	OPEN	J. SMITH	03/15/00	REGULAR

Client Inventory

The Client Inventory report is an alpha listing of open, closed, or all accounts assigned for collection. Also, this report can be programmed to include various fields of data to meet your individual requirements.

STATUS	ACCOUNT NO.	ACCOUNT NAME	ASSIGN DATE	ASSIGN TYPE	RECOVERED	PERCENT	RECOVERED	PERCENT	RECOVERED	PERCENT
OPEN	10000	ABC COMPANY	01/15/00	REGULAR	10000	100%	10000	100%	10000	100%
CLOSED	10001	DEF COMPANY	02/15/00	REGULAR	0	0%	0	0%	0	0%
OPEN	10002	GHI COMPANY	03/15/00	REGULAR	10000	100%	10000	100%	10000	100%

Performance and Statistics

Our Performance and Statistics report gives your company a "snapshot" of CISCO's overall performance by status category. This report provides an update on the specific status code descriptions, as well as a recovery percentage on the age of the receivables assigned. Also, this report measures CISCO's recovery percentages on various account balances.

MONTH	ACCOUNT NO.	ACCOUNT NAME	ASSIGN DATE	ASSIGN TYPE	RECOVERED	PERCENT	RECOVERED	PERCENT	RECOVERED	PERCENT
01/00	10000	ABC COMPANY	01/15/00	REGULAR	10000	100%	10000	100%	10000	100%
02/00	10001	DEF COMPANY	02/15/00	REGULAR	0	0%	0	0%	0	0%
03/00	10002	GHI COMPANY	03/15/00	REGULAR	10000	100%	10000	100%	10000	100%

History Analysis

CISCO's History Analysis report details the recovery performance on the number and dollar amount of all accounts assigned each month. In addition, it summarizes our performance on the current and previous two years of assignments.

(All Performance Reports are available in hard or soft copy.)

COMPREHENSIVE STATUS REPORTS

Our staff understands how important it is to keep our clients informed on all accounts assigned. All accounts assigned will receive an individual comprehensive status report, detailing the status of each account as well as our recommendations. Our status reports are sent each month by U.S. or electronic mail.

CREDIT REPORTING

CISCO has the ability to report accounts assigned to the Credit Bureau(s). This can be an effective tool in collecting your delinquent accounts.

TECHNOLOGY



COLLECTOR SOFTWARE SYSTEM

CISCO has a collection software system, flexible to meet our client's needs. Our collector software system provides our collection staff and management with the necessary tools to operate efficiently and effectively.

ELECTRONIC ACCOUNT SUBMISSION

CISCO's software is prepared to receive and process collection accounts submitted electronically. Our IT department can assist you with this transfer in a secure format of your choice.

CLIENT WEB ACCESS

CISCO offers all of its clients the ability to access our collector software system through our secure web portal. This service allows our clients to review all account activity, including collector notes, correspondence, payments posted, current balance, as well as edit account information and request a variety of reports detailing CISCO's performance

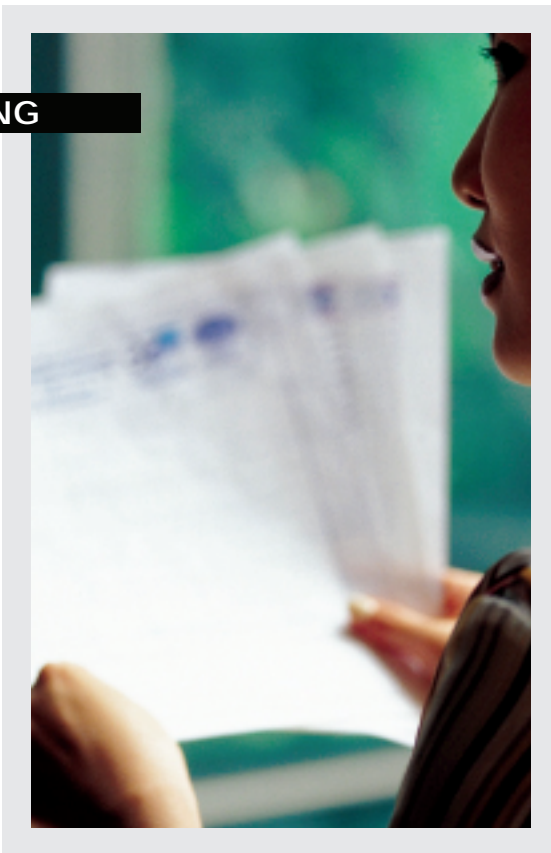
SKIP-TRACING

CISCO has several national skip-tracing data sources our staff can access to locate your skipped customers.

PAY MY ACCOUNT

CISCO has the latest technology in payment services that allows us to accept payments 24 hours-a-day, 7 days-a-week. Our "Pay My Account" web portal allows your customers to pay by VISA or MasterCard or Electronic Funds Transfer (EFT) from their checking and savings accounts. For your customers' convenience, they may also pay by telephone using our toll free services.

TRAINING



CISCO CERTIFIED TRAINING (C.C.T.)

CISCO's C.C.T. Program includes:

- Extensive Training in Collection Techniques
- Training in FDCPA and Other State and Federal Regulations
- How to Investigate Debtor Assets
- Skip Tracing
- Dispute Resolution and Negotiation
- Time Management and File Management
- Specific Industry Knowledge

QUALITY COLLECTOR AUDIT REVIEW EVALUATION (QCARE)

CISCO's QCARE Program:

- Enhances CISCO's Mission of being the best in the collection industry and developing "cream of the crop" adjustors.
- Teaches good adjustors to become "recovery specialists."
- Enables our goal in quality to be achieved by our entire staff.
- Enables CISCO to make corrective actions when necessary.
- Recognizes and rewards individuals and team accomplishments.
- All files must meet a high level of quality to be considered for the "QCARE Award."

ACCOUNT PLACEMENT FORM

Creditor: _____
Address: _____
City, State, Zip: _____
Contact: _____
Phone #: _____
Fax #: _____
E-mail Address: _____

We agree to submit to CISCO, Inc. the following account listed below at your published rates.

Desired Service: (Please check desired service)

- Pre-Collection Letter Service Immediate Collection Service 10-Day Free Demand Collection Service
 Attorney Forwarding Service Other _____

Debtor Name: _____	Additional Comments:
Amount Due: _____	_____
Client Reference #: _____	_____
Address: _____	_____
City, State, Zip: _____	_____
Contact: _____	_____
Phone: _____	_____
Fax: _____	_____
E-Mail Address: _____	_____
Date of Delinquency: _____	_____
Debtor's Bank: _____	_____
Bank Account #: _____	_____
First Sale Date: _____	_____
Last Sale Date: _____	_____

Is the debtor: (Please Check)

- Incorporated Sole Proprietorship Partnership

We are also faxing or mailing the following to CISCO, Inc.:

(Please check)

- Statement Invoices Credit Report Correspondence
 NSF Check Credit Application Original Application
 Collection Notes

We have NO other information besides what we are faxing or mailing to CISCO, Inc.

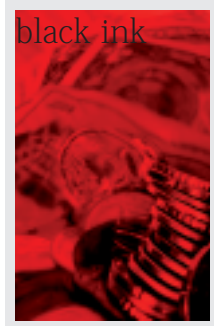
We will mail or fax any information to you upon request.

Signature/Title/Date

You may mail or fax this form to: CISCO, Inc., 1702 Townhurst, Houston, TX 77043 or 713.461.2432.
CISCO will forward an acknowledgement to the contact listed above verifying receipt of this account.

Thank you for the opportunity to assist you!

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CISCO, Inc.

Accounts Receivable
Management Since 1968

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Houston, TX 77043
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