

FAQs about collections . . .

Are attorneys expensive?

No. As a matter of fact, Johnson, Bunce & Noble, P.C. (JBN) takes all collection cases on one of two billing arrangements: contingent or hourly. Contingent arrangements mean that JBN retains a portion of whatever is collected from the debtor. Thus, no attorneys' fees are due from the client. Hourly arrangements mean that attorneys charge their reasonable regular hourly rate for services rendered.

Why should we use a collection attorney instead of a collection agency?

Being a law firm, JBN has the ability to utilize the court system to collect debts. Thus, the phone calling process can be eliminated, resulting in a faster recovery. Often, collection agencies do not have this ability. As a matter of fact, collection agencies frequently ask JBN's assistance in collecting their own accounts.

What is Johnson, Bunce & Noble, P.C.'s approach to collection?

JBN has a reputation for firm, strong representation and respecting debtors. Although JBN accepts almost all types of collection cases, often customer-oriented businesses utilize JBN's unique approach to debt collection in potentially high-profile cases where public relations are of vital importance.

What are the methods of collection?

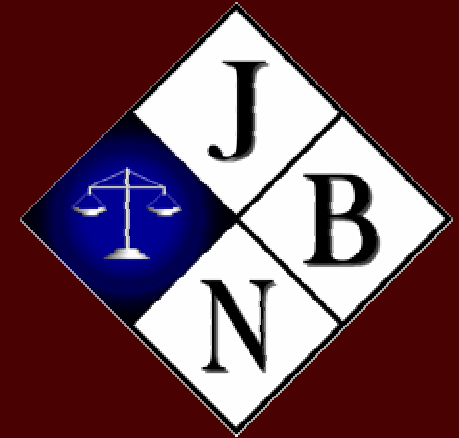
In addition to the standard demand letters, should court action be necessary to collect, generally a judgment is obtained against the debtor. Should the debtor not make adequate payment arrangements, then wage garnishments, citations to discover assets, non-wage garnishments, and liens against real property may be issued. JBN evaluates all of these methods for the quickest recovery.

What else does Johnson, Bunce & Noble, P.C. do?

In addition to a large-scale collection practice, JBN's attorneys practice in: business formation/ transactions, real estate, title insurance, estate planning, taxation, and litigation.

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ADVERTISING MATERIAL**

Central Illinois' Debt Collection Professionals



**Johnson, Bunce & Noble, P.C.
Attorneys at Law**



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Increasing Clients' Revenue — Maintaining Professionalism

Virtually every business will have, at some point, customers or clients that do not honor their obligations. Whether it be non-payment of loans or nonpayment of rent, Johnson, Bunce & Noble, P.C.'s collection department can help your business. With aggressive representation and respect for debtors, JBN's approach to collection can help your business recover lost revenue and maintain positive public relations.



"Johnson, Bunce & Noble, P.C. walks the fine line between aggressively assuring that we get paid for the work we've done and maintaining future client relations."

-Bob Wilton, Wilton Mortuary

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Approach

Be firm, but be respectful. JBN's approach to debt collection helps our clients maximize revenue, protect their rights, avoid liability, and maintain positive customer relations. At every step of the collection process, our clients remain informed and up-to-date on the status of their case.

JBN's approach to debt collection depends on the (1) type of account, (2) amount of the debt, (3) volume of accounts, (4) debtor, and (5) client's wishes. Not every collection account or collection client is alike.

Although getting the debtor to pay the entire debt at once is the goal, JBN also uses many other methods of collection. Some of the other methods of collection used by JBN include: wage garnishments, bank and other non-wage garnishments, citations to discover assets, memoranda of judgment, return of property actions, sheriff sales of personal property, foreclosure of liens, and the powerful order of bodily attachment.

Typically, through these methods of collection, JBN has continuously yielded high collection rates.

Technology

Debtor and Asset Locator - From debtor address tracing to asset searches, powerful up-to-date skip tracing and debtor locating programs, these methods help contribute to JBN's highly successful collection practice.

Computer Automation - Large volume clients repeatedly praise JBN's ability to accept a high volume of accounts through email or the

Internet. If accounts are emailed, the entire file is directly downloaded onto JBN's secure servers for processing in a highly efficient system. On JBN's website, with only a few clicks, accounts can be seamlessly forwarded to JBN.

Litigation Support - Should debtors contest claims, JBN's entire litigation calendar is logged into JBN's computerized litigation schedule. Additionally, a paper copy of the schedule is kept and attorneys also log the dates, providing for triple backup for our clients' success.

JBN's clients range
from individuals to
large businesses

- Banks
- Credit Unions
- Mortgage Companies
- Retailers
- Commercial/Businesses
- Mortuaries
- Real Estate Brokers
- Landlords (including eviction services)
- Individuals
- Collection Agencies
- Billing Services
- Hospitals
- Doctors/Physicians
- Healthcare Providers
- Attorneys
- Consumer Credit
- Student Loans
- Schools/Universities
- Credit/Debit Card Providers