



## SKILLED RESOURCES FOR BETTER PERFORMANCE & COMPLIANCE

### PROGRAM FEATURES:

- ▶ Trained bankruptcy specialists review all cases, handle POC filing prep
- ▶ Electronic claims filing
- ▶ Online case research
- ▶ Full file w/receipt management
- ▶ Objection management

### KEY BENEFITS:

- ▶ Ease of data/IT/legal integration
- ▶ Bankruptcy notification
- ▶ Bankruptcy experts on staff
- ▶ Government-grade compliance
- ▶ Rapid implementation

### Is Bankruptcy Portfolio Servicing Still A Good Strategy?

Unsecured bankruptcy portfolios are a taxing reality for lenders and represent a complicated mix of challenges.

Portfolio management costs are increasing due to additional regulatory and legal requirements. At the same time, portfolio values are decreasing—the result of old debt and multiple creditors vying for payment.

The Consumer Financial Protection Bureau (CFPB) also requires that skilled bankruptcy experts review every case, which can quickly erode profit margins and consume valuable resources that could be spent on more profitable activities.

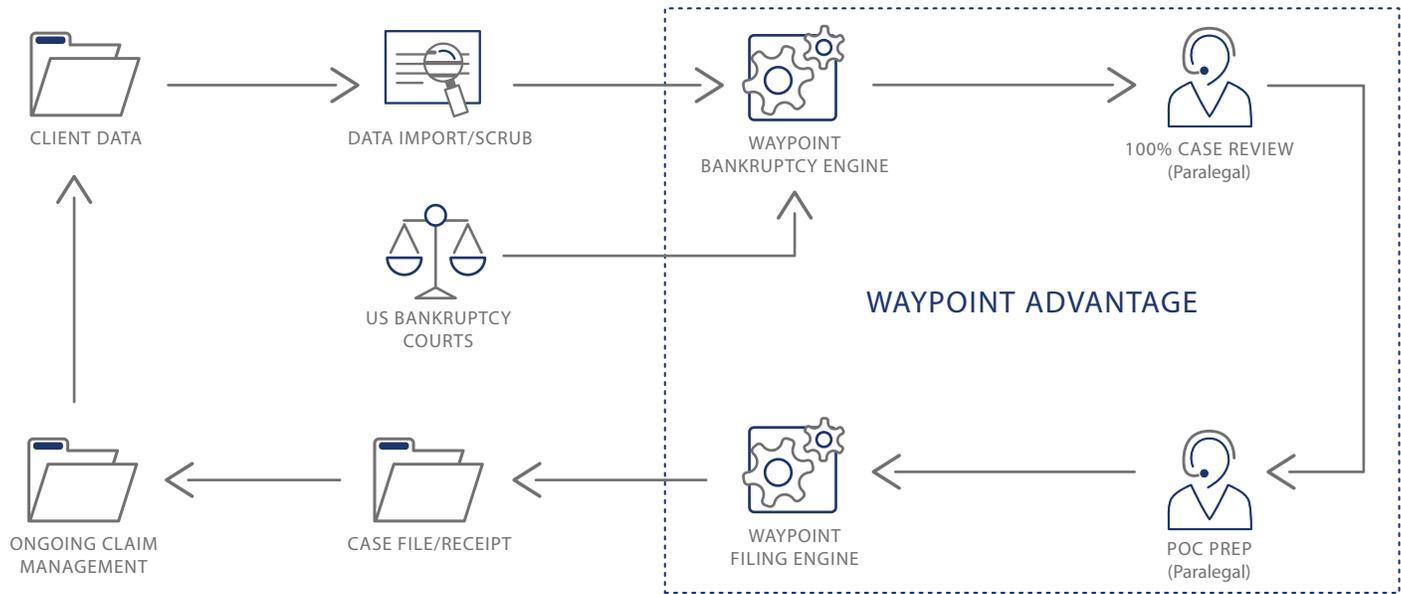
Even those with the most well-managed portfolios are discovering that it is getting more expensive to recover funds in-house. It is not surprising that businesses are choosing to sell or abandon their bankruptcy portfolio management services altogether.

### Waypoint Resource Group Makes Better Recovery Possible

Waypoint offers a better option for lenders and finance companies to recover more potential revenue. Waypoint's trained bankruptcy specialists leverage industry-leading data and analytics, reviewing every case.

Our servicing, compliance, and bankruptcy experts work to identify and address hidden issues that can impact cost and quality—starting with program planning and implementation. As the program progresses, we continuously monitor for performance to reduce operational expense and improve outcomes

## UNSECURED BANKRUPTCY SERVICING



### ADDITIONAL SERVICES:

- ▶ Chapter 7 asset notification
- ▶ Adversary identification & resolution
- ▶ Mail management
- ▶ Payment tracking & processing
- ▶ Choice of client or agent filing

### Streamlined claims review & filing

Our claims review and filing approach is focused on recovery and on meeting regulatory compliance requirements. Trained bankruptcy specialists conduct individual claim preparation/reviews of all cases to help eliminate the risk of U.S. Trustee (UST) enforcement efforts.

Our services help reduce the administrative burden of evaluating, prepping, filing and managing Proof of Claim (POC) documents – including trained specialists who review every POC for accuracy to ensure compliance with UST standards.

We also offer two filing options: either as an agent or filing in the creditor's name. This combination of services and our attention to detail gives us the ability to deliver more Fair Share of Recovery dollars back to our clients. We focus on better recovery outcomes, so that you can focus on your business.

There is only so much that we can cover here. Contact us today at **(888) 648-6606** or **info@waypoint.com** to set up a tour of our 200,000 square-foot facility. Let us show you why Waypoint offers a better way to handle Unsecured Bankruptcy Portfolio servicing.

**CONNECT WITH  
WAYPOINT**

*Better Unsecured Bankruptcy Performance with Waypoint.*

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**ABOUT WAYPOINT:** Waypoint Resource Group is a 100% US-based company and a member of the TG family of companies. Waypoint provides multi-channel accounts receivable management solutions to businesses in a variety of industries including automotive, utilities, health care and telecom/cable/satellite. TG has nearly 40 years of successful experience in accounts receivable management as a federal loan guarantor. Waypoint draws from this experience and heritage to deliver results that improve revenue flow and recovery as well as safeguard consumer relationships.

