

## | 100% of Past Due Accounts Sent Directly to You! |

Trojan's Collection Services allows you to use the power of the three largest credit bureaus in the United States: Experian, TransUnion, and Equifax. Each year, Trojan helps dentists across the country collect millions of dollars on delinquent accounts.

### | Basic Collection Services |

#### Collection

- You receive 100% of the money collected
- No monies to middleman or agencies
- Letters are simple and straightforward
- Choice of *diplomatic* or *firm* letter
- Trojan reports delinquent accounts to credit bureaus

#### Tracker Report:

Provides names, addresses, phone numbers, and other creditor information, giving you the ability to track accounts far more accurately

#### Skip Tracing:

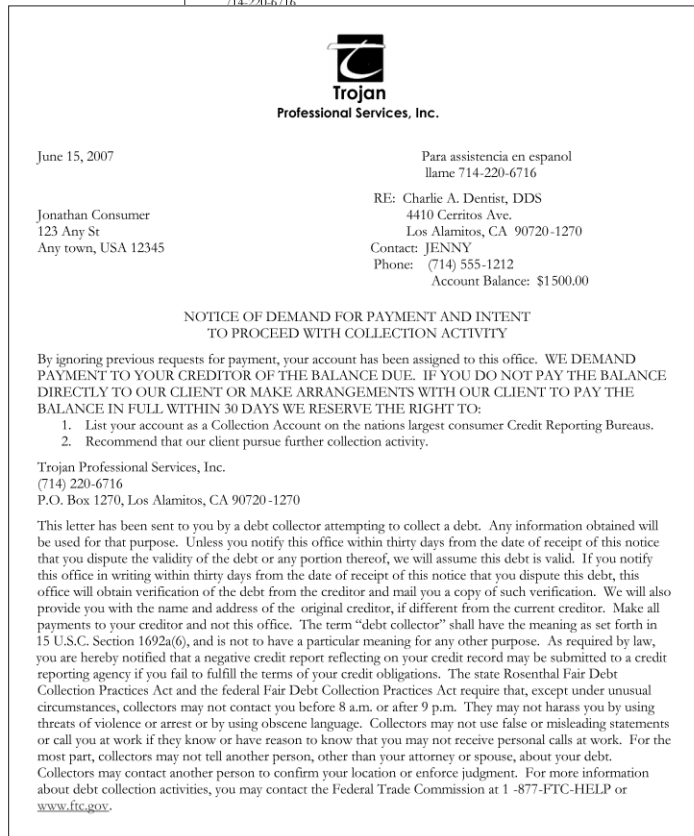
All the benefits of the Tracker Report, plus the ability to list delinquent accounts on your client's credit report

### | Account Recovery Service |

- You receive 100% of money collected
- Trojan assumes collection responsibility
- Three letters with telephone follow-up
- Trojan reports delinquent accounts to credit bureaus
- Includes Tracker Report, if necessary
- Available only in California

*"We love the service. It works!"*

*Nanette, Insurance Coordinator,  
Plum Grove Dental*



information obtained will be used for that purpose. Unless you notify this office within thirty days from the date of receipt of this notice that you dispute the validity of the debt or any portion thereof, we will assume this debt is valid. If you notify this office in writing within thirty days from the date of receipt of this notice that you dispute this debt, this office will obtain verification of the debt from the creditor and mail you a copy of such verification. We will also provide you with the name and address of the original creditor, if different from the current creditor. Make all payments to your creditor and not this office. The term "debt collector" shall have the meaning as set forth in 15 U.S.C. Section 1692a(6), and is not to have a particular meaning for any other purpose. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

