



DIPATTAMENTON I KAOHAO GUINAHAN CHAMORRO
DEPARTMENT OF CHAMORRO AFFAIRS

Honorable Felix P. Camacho
Governor of Guam

Sylvia M. Flores
Acting President

Honorable Michael W. Cruz
Lt. Governor of Guam



May 13, 2008

Doris Flores Brooks, CPA, CGFM
Public Auditor
Office of the Public Auditor
Suite 401, DNA Building
238 Archbishop Flores Street
Hagatna, Guam 96910

RECEIVED
OFFICE OF THE PUBLIC AUDITOR
PROCUREMENT SERVICES

MAY 13 2008
TIME: 3:35 PM
BY: Paz Perez
FILE No. OPA-PA 08-006

Re: Response to Notice of Appeal: **RFP No. CV08-007**



Dear Mrs. Brooks,

In compliance with your request I am submitting a complete copy of our procurement document within the five working days following receipt of your notice. Enclosed, please find an original and two copies for your review. Additionally, our office will be serving a copy to Oceania Collection Services per your notice.

Furthermore, at this time the department does not have a legal counsel to represent us through these matters.

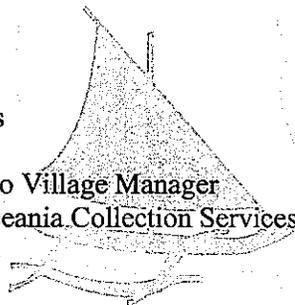
Should you need further information or have additional questions, please feel free to contact me at 475-4278/9.

Sincerely,

SYLVIA M. FLORES
Acting President
Department of Chamorro Affairs

Enclosures: Procurement Documents

cc: Mr. Michael A. Cura – Chamorro Village Manager
Ms. Vangie M. Tedpahogo – Oceania Collection Services



CHRONOLOGY REPORT

DEPARTMENT OF CHAMORRO AFFAIRS CHAMORRO VILLAGE RFP No. CV08-007

BAD DEBT COLLECTION SERVICES

02/15/08 Publicized multiple Requests for Proposal on Pacific Daily News which included RFP No. CV08-007 on February 15 & 16, 2008. (**See Attachment 1**)

For issuance of RFP documents for public solicitation as follows:

Issuance Deadline: 10:00a.m., Tuesday, February 26, 2008
Bid Opening: Scheduled immediately after the issuance deadline as mentioned in bid package.

02/22/08 According to the Proposal Package Log Sheet (**See Attachment 2**), Seven (7) prospective bidder's pickup RFP packages, namely:

1. United Pacific Collection
2. Art Design & Services
3. DBS
4. Oceania Collection Services
5. Guam Marianas Collection Agency
6. PYP Enterprise
7. Quan & LOPOL

No pre-conference scheduled.

02/26/08 **Seven (7)** prospective bidder's pickup RFP packages, however only **four (4)** submitted offers, namely:

1. United Pacific Collection
2. Art Design & Services (ADS Debt Recovery)
3. Oceania Collection Services
4. Guam Marianas Collection Agency

The following individuals represented their company for the bid opening:
(**See Attachment 3**)

1. JP Scroggs, Guam Marianas Collection Agency
2. No Name, Art Design & Services (ADS Debt Recovery)
3. Virge Tedpahogo, Oceania Collection Services
4. Helen Flores, United Pacific Collection

The following DCA/CV representatives were present during bid opening:

1. Sylvia M. Flores, Acting President
2. Raymond Leon Guerrero, Board of Trustees, Treasurer
3. Michael A. Cura, Chamorro Village Manager
4. Jeffrey A. San Nicolas, Administrative Assistant
5. Christopher Flores, Staff Assistant

Four (4) bids (**See Attachment 4**) received and opened in no particular order:

NAME	BID AMOUNT
1. Oceania Collection Services	No Bid indicated in bid package.
2. Guam Marianas Collection Agency	<i>"Contingency Fee Only – No Collection, No Fee" & "Not Applicable – To be Determined Upon Negotiation"</i> indicated in bid package.
3. United Pacific Collection	No Bid indicated in bid package, however, information document submitted with bid package mentioned a 33.33% on collection agreement.
4. Art Design & Service (ADS Debt Recovery)	32% of amount per debt collected

Three (3) out of four (4) companies did not provide a bid amount or percentage rate in their bid package.

Oceania Collection Services, Guam Marianas Collection Agency and United Pacific Collection representative verbally mentioned during the bid opening their percentage rates as follows:

1. Oceania Collection Services representative mentioned a 33 1/3% collected with 20% intro rate and further requested to submit a letter on their percentage rates. (**See Attachment 5**)
2. Guam Marianas Collection Agency representative mentioned 25% with a 50% off-island contingency fees.
3. United Pacific Collection representative mentioned a 33 1/3% plus interest.

Notes on the above percentage rates provided by each representative were taken by Christopher Flores. (**See Attachment 6**)

Concluding the bid opening Sylvia A. Flores mentioned that the agency would need to review the bids further and will decide on the possibility of a multiple or single bid award which would be announced later.

04/15/08 Based on the information provided in the bid package the department decided to go with the lowest bid excluding all additional information provided after the bid opening.

04/17/08 Issued Notification of Award to Guam Marianas Collection Agency followed by Bid Status to all unsuccessful bidders.

Confirmation Report shown received via fax accordingly. **(See Attachment 7)**

4/18/08 Oceania Collection Services representative contacted Michael A. Cura, via telephone on the selection of lowest bidder.

4/21/08 Response letter on inquiry was sent to Oceania Collection Services on selection process.

Confirmation Report show received via fax accordingly. **(See Attachment 8)**

4/22/08 Formal Letter sent by Oceania Collection Services via fax appealing the department's decision based on the lowest bid selected. **(See Attachment 9)**

4/28/08 A meeting was scheduled with Oceania Collection Services representative at the Department of Chamorro Affairs office to discuss further on the bid selection, as well as their intention to appeal base on the department's decision.

***** **END OF REPORT** *****

ATTACHMENT

1



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472-1PDN www.guampdn.com

NOTICE OF SALE UNDER MORTGAGE
 NOTICE is hereby given, pursuant to Section 2832 of the Civil Code of Guam, that the Mortgage executed and delivered by JONATHAN G. CHUA AND MARIA ELOISE B. CHUA, Mortgagees, to ISABEL D. ESCOBER, Mortgagee, dated December 14, 1999, and filed for record on January 3, 2000, in the Office of the Recorder, Department of Land Management, Territory of Guam, under Instrument No. 614933, will be FORECLOSED pursuant to a POWER OF SALE contained in the above Mortgage. The property described below will be sold WITHOUT WARRANTY BEING

REQUEST FOR PROPOSAL

The Department of Chamorro Affairs and Chamorro Village management are seeking interested companies to provide proposals for the following services:

- PEST CONTROL SERVICE (RFP NO. CV08-006)
- BAD DEBT COLLECTION SERVICE (RFP NO. CV08-007)
- JANITORIAL AND MAINTENANCE SERVICE (RFP NO. CV08-008)
- UNARMED SECURITY SERVICE (RFP NO. CV08-009)
- TRASH COLLECTION (RFP NO. CV08-010)

RFP Packages will be available for pickup on February 18, 2008 at Department of Chamorro Affairs, Pacific News Building, 4th floor, Suite 408 located in Hagatna. Hours: 8:00AM to 5:00PM Monday thru Friday, except on weekends and holidays.

The proposals shall be submitted in original and five (5) copies to the issuing office above no later than (DATE) **February 26, 2008 (TIME) 10:00AM.**

RFP(s) submitted after the date and time specified above shall be rejected.

For more information, please contact the Chamorro Village office at Tel: 475-0377 or the Department of Chamorro Affairs at Tel: 475-4278/9.

/s/SYLVIA M. FLORES

This advertisement is paid by revenues generated from the Chamorro Village Funds.

NOW HIRING

- ACCOUNTING ASSISTANT (Accounting graduate or pursuing, Quickbook/Excel exp., Accts. Recvble and Payable, Detailed)
 - INSURANCE MARKETING REP. (College degree preferred, Customer service exp., Computer lit., Type 30+wpm, Motivated, Teamplayer, Will Train)
 - CLAIMS ADJUSTER (College degree preferred, Some experience in Auto mechanics or home construction, Customer Svc., Computer lit., Type 30+wpm, Detailed, Prof. licensed)
- Send resume by fax or email to:
 (F) 477-4683 or ngr@alphainsurers.com



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 This is your opportunity to join this dynamic company and become part of the team!
BUSINESS DEVELOPMENT/SALES & MARKETING
 &
JANITORIAL SUPERVISOR (2-3 years Experience)
 APPLICANTS MUST APPLY WITH POLICE AND TRAFFIC COURT CLEARANCE
 APPLY IN PERSON AT #351 ALAGETA ST. MACHECHE (NEXT TO BELLO MARKET)
 FAX RESUME 671-632-3550 OR VIA EMAIL info@global.com

Guam Housing and Urban Renewal Authority
 Board of Commissioners' Meeting
POSTPONED
 10am, Thursday, FEB 14, 2008
 NEW MEETING DATE
 10am, Thursday, FEB 21, 2008
 GHURA Conference Room
 1st Floor, Singajana, Guam
 For special accommodation, contact Mike Dumas
 Tel. No. 475-1407 or TTY 472-3701

TEMPORARY JOB OPPORTUNITY

3- Building Maintenance Repairers.....\$10.98 p/hour
 2 yrs. exp. as or in any const. related prof. Repairs & maintains physical structures of commercial & industrial establishments, including carpentry, masonry, electrical & plumbing duties using handtools & power tools. Replaces defective electrical switches & other fixtures. Paints structures & repairs woodwork with carpenter's tools. Repairs plumbing fixtures. Repairs plaster & lays brick. Builds sheds, storages & other outbldgs.
 Benefits: Roundtrip transportation to/from point of hire, Food & lodging at \$80.00 per week. Worker's Compensation Insurance. Free local transportation to/from jobsite. Interested applicants should apply at the Guam Employment Service at the One-Stop Career Center located at the GCIC Bldg., 414 West Soledad Ave., Hagatna. The job offer is open to all qualified United States workers without regard to Race, Color, National Origin, Age, Sex, Citizenship and to United States workers with disabilities who are qualified, willing, able and available to perform the job. (Ref. No. 2008-101).

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/s/SYLVIA M. FLORES

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GREAT RENTAL OPPORTUNITIES AT LOW PRICES! Call to see - TODAY!

TAMUNING	Mirassy Villa 3B/2Ba Nice - \$1700	AGANA	Agua Bend Condo 3B/2Ba Beach front ocean view \$2000	City Views Villa 2B/2Ba 2nd floor Ocean View \$1700	Standa - Cuan 2B/2Ba 2nd floor \$450
TUNON	Kitya Condo 3B/2Ba Partial Ocean View \$1700	MANGILAO	1 B/G - Ladies Ln. Two 624/2Ba 2 story units \$1200 & \$1700	Villa De Gardenia Huge 6B/6Ba Sea & Ok \$1250	Coast Ridge 3B/3Ba 2nd floor LARCE \$800
DEDEDO	Rita River House off Westing Road \$1700	Delaun Condo Near Golf Course, NCS and ANPS 2B/2Ba \$1500	Villa Estancia - Nice units 3B/2Ba \$1250 1 1/2" x 2 1/2" Floor	ANGUA	Lajas Apa 2B/2Ba \$500
ORDOT	Flores Page Secure, Quiet w/ Pool 3B/2Ba - Gorgeous \$1700	Agua Vista Condo Large 3 bdr/2Ba Nice complex \$800	MATE	Saga GI Tale 1B/1Ba \$600 2B/2Ba \$800 Units behind Keweenaw	

Please Call Horizon Properties for more information and to see units - Call 646-7616

Active Army Military possible NO Security Deposit

Mark E. Miller
 R. ABE, CHR. CUE,
 472-1127
 Principal Broker

ATTACHMENT

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DEPARTMENT OF CHAMORRO AFFAIRS
CHAMORRO VILLAGE

THE PROPOSALS SHALL
BE SUBMITTED NO LATER THAN
FEBRUARY 26, 2008 AT 10:00AM

FY 2008
PROPOSAL PACKAGE
LOG SHEET

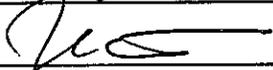
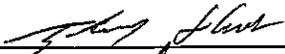
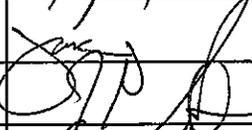
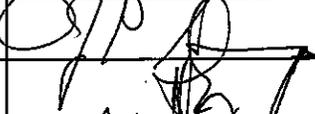
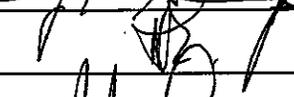
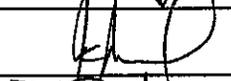
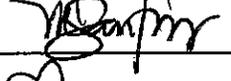
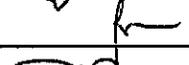
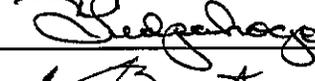
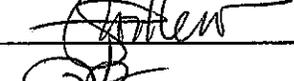
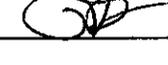
	DATE	TIME	NAME OF COMPANY	TEL. NO.	FAX NO.	OTHER	CONTACT PERSON	PICKUP BID APPLICATION FOR TYPE OF SERVICE	Signature
1	2/18/08	9:10	United Pacific Collection	646-8167	646-8009		Jerry Francisco	Debt	Francisco
2	2/18/08	10:25	GPS Security Services	646-8341	646-8334		Zahid Islam	unarmed Sec	Islam
3	2/18/08	10:40	Steam cleaning/moist	646-2002	646-4727		Alex Huchmas	Sanitation	Huchmas
4	2/18/08	11:00	Art Design & Servs.	647-4237	647-0120		Amelia Telles	Debt	Telles
5	✓	✓	Pacific Waste Systems	646-2267		✓	Amelia Telles	Trash Collect	Telles
6	2/18/08	11:10	Lucky Kids lawn	734-2474	734-2474		Lucky Chutano	Janitorial Service	Chutano
7	2/18/08	11:21	DBS	477-8800	477-0800		Alex Delpnore	Debt	Delpnore
8	2/18/08	11:25	TL JACKSON	649-4775	689-4775		John Jackson	UNARMED SEC	Jackson
9	2/18/08	11:26	TL JACKSON	"	"		"	Janitorial	Jackson
10	2/18/08	11:35	ZWANAN WASTE CONTR.	649-5183	649-5227		Ken Miranda	Trash Removal	Miranda
11	2/18/08	12:15	JOE & Lily Lawn	789-6670	789-6670		JOE Cruz	Janitorial	Cruz
12	2/18/08	12:35	JJ GLOBAL	632-1179	632-3550		JOHN ROSARIO	Janitorial	Rosario
13	2/18/08	1:27	S.P. Compliance	65-1493	NA		Rosemarie Cruz	Janitorial	Cruz
14	2/18/08	1:27	S.P. Compliance	65-1493	NA		Rosemarie Cruz	Janitorial	Cruz
15	2/18/08	2:00	Oceania Collection	475-0291	477-0200		Virgie Tedpahoso	Debt	Tedpahoso
16	2/18/08	2:35	PISA	649-8085	649-8085		Baby Kallings	Security	Kallings
17	2/18/08	3:00	ALL STAR EXT	848-5043	646-7320		Joe Hernandez	Pest Control	Hernandez
18	2/18/08	3:00	ALL STAR CLEANERS	848-5043	646-7320		Joe Hernandez	Janitorial	Hernandez
19	2/19/08	9:20	EXTRA MARKING COLLECTION	475-0115	472-2210		te V. Ovalles	Debt	Ovalles
20	2/19/08	9:40	CLEVER TECH JANITORIAL	657-3424	632-6289		BEN CAHAN	JANITORIAL	Cahan

USE THIS COLUMN FOR SUBMISSION OF BID APPLICATION			
DATE	TIME	PRINT NAME	SIGNATURE
2/19/08	2:45 PM	Crystal S.	Francisco
2/22/08	10:20	Ray delacruz	Islam
2/22/08	11:25	DOMINICK SANGIL	Huchmas
2/26/08	8:50	JENATIUS YERGEN	Telles
2/26/08	9:00	Blair F. Santos	Telles
2/26/08		Tina Jackson	Jackson
2/26/08			Jackson
2/26/08	9:11	Hammie S. Cruz	Miranda
2-26-08	9:35	JOE CRUZ	Cruz
2-26	9:40	Zahid Islam	Islam
2-26	9:40	Lucky Kids	Chutano
2-26	9:43	Editha T. Cruz	Cruz
2-26	9:45	Mary Santos	Telles
2-26	9:45	Ken Miranda	Miranda
2-26	9:50	B. Musa	PWS
✓	✓	✓	ADS Debt Recn
022608	9:55 AM	VIRGIE TEDPAHOSO	Tedpahoso

ATTACHMENT

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Bid Attendees
Chamorro Village Contractual Services
February 26, 2008 - 10:00am

Company Name	Name (Print)	Signature	Contact Number (s)	Remarks
JJ Global	JOHN ROSARIO		632-1179	BID OPEN
A-E CORP	EDUARDO TOROT		653-2471	Bid OPEN
DOM'S Lawn Maint	IGNATIUS YUMAS		687 6355	
G4S	DYON REONOND		64837417	BID OPEN
Guam Microwas Collection	JP SCROGGS		4715-1015	"
GAS Security Services	Zahid Islam		646-8341	Bid opening
GUAMAN WASTE CONTROL	KEN MIRANDA		649-5183	" "
PISA	Mary Santos		649-8084	Bid.
PACIFIC WASTE SYSTEM	B. MUSE		646-2267	Bid
AOS Delta Recovery			647-4237	✓
Oceania Coll. Serv.	Virge Tedpahogo		4750859	Bid Opening
Clean Tech Janitoria	Eric Benavente		988-4400	Bid.
Guam Cleaning Masters	Karen Caballer		646-7002	Bid opening
UNITED PACIFIC	HELEN FLUREZ		646-8006	

Sylvia McFlon 2/26/08 10:00 a.m.

ATTACHMENT

4



UNITED PACIFIC

collection agency

February 19, 2008

I SENGSONG CHAMORRO THE CHAMORRO VILLAGE

President- Sylvia Flores
153 West Marine Corps. Drive
Suite 201, Hagatna Guam, 96910
475-4278

Dear: Sylvia Flores

Thank you for expressing an interest in the type of services United Pacific provides. I hope that this proposal prepared for you will meet your requirements. By allowing United Pacific to handle a segment of your cost generating tasks, you will see production improvements in many areas.

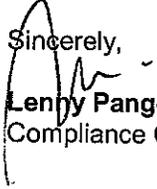
Collections are unfortunately a part of almost every business and are very unproductive for most. United Pacific specifically concentrates on this "non-cost effective" area and by doing so we create economies of scale that most businesses cannot achieve on their own. This allows us to offer services that are more cost-effective and executed in a professional and proper manner.

This proposal includes the following sections for your review:

1. Multi Services Collection Proposal
2. Company Profile
3. Client References
4. Collection Agreement
5. Addendum to Collection Agreement

I am confident that United Pacific can successfully accommodate your current needs. However in the event that your needs grow, I am sure that we will be able to tailor a service package to fit those needs. Please give me a call so that we may discuss the details or visit our web site at www.upcaguamandsaipan.com

Sincerely,


Lenny Pangelinan
Compliance Officer

Company Profile

United Pacific Collection Agency is incorporated in both the Territory of Guam and the Commonwealth of the Northern Mariana Islands ("CNMI"). The company was established to satisfy the growing demand for professional collection services. United Pacific began servicing accounts receivable in Guam in December of 1993 and on Saipan in October of 1994 and has grown to be the largest collection agency on Guam and in the CNMI.

Every member of our collection team is continually trained to insure compliance with the Federal Fair Debt Collection Practices Act (FDCPA) as well as all applicable local laws. They are tested semiannually on the FDCPA. The test is generated by the American Collectors Association and is administered from the ACA's worldwide web page. The company is fully automated and computerized, utilizing dedicated debt collection and check verification software.

Corporate Ownership

United Pacific has the benefit of owners and management with a vested interest in the local business community. Our shareholders are both long time residents in Guam and have established reputations in the community. The owners, equally vested, are Michael J. Berman and Manu P. Melwani. A brief summary of their background is provided:

Michael J. Berman

Mr. Berman is an attorney in private practice in the Territory of Guam. He has been a resident of Guam since 1989. He is personally licensed to practice law in Florida, Hawaii and all the political jurisdictions of Micronesia except Palau. Mr. Berman's law office of Berman O'Connor and Mann has branch law offices in Guam, Saipan, and the Federated States of Micronesia. His practice of law places emphasis on commercial transactions, real estate and general litigation as well as collection matters. Mr. Berman owns fifty percent (50%) of UPCA. He is the President and Head of the Operations Group.

Manu P. Melwani

Mr. Melwani is an MBA graduate of the University of Alabama where he majored in Finance. He is a successful businessman in the community, who credits his success on providing superior service to his customers in each of his endeavors. Currently, Mr. Melwani is President and owner of Pacific American Title Insurance & Escrow Company, and Chairman of the Board of Safety 1st Systems, Inc and Rainbow Paint, Inc.. Prior to returning to Guam, Mr. Melwani was employed for over 12 years with Blue Cross, Blue Shield as Department Head in the Corporate Performance Division. Mr. Melwani also owns Fifty percent (50%) of UPCA. He is the Secretary/Treasurer and Head of Finance and Accounting Group.

Management and Staff

UPCA currently operates two offices: one on Guam and another in Saipan. It employs an average of 25 Collectors and 7 Clerical and Research Staff combined for Guam and Saipan. It's

Management Team for both Guam and Saipan is composed of 6 members, each of them bringing in a unique professional experience, creating a varied background in credit and collection, business finance, administration and field work. A brief resume of each member of management is included :

Jerry P. Francisco, General Manager

With 11 years of dedicated service to United Pacific Collection Agency, Mr. Francisco was adopted into the Management Team for his remarkable and exceptional work where he started as an In-House Collector to General Manager.

Clemencia (Menchie) C. Amador, Controller

A Certified Public Accountant with a degree in Accounting from the University of the East, Manila, Philippines, Menchie Amador had 18 years of teaching experience in Accounting and 15 years as Accountant/Finance Officer of Garcia College of Technology in the Philippines. Before joining UPCA in September 2006, she had been the Accountant of Academy of our Lady of Guam for 1-1/2 years, and Branch Controller of Metrobank, Guam for 2 years. Mrs. Amador has a record of being responsible for the recovery of her previous employer in the Philippines from a negative owners' equity to a remarkable 2000% increase in a period of 15 years. She handles the accounting and financial management of UPCA and assists in the marketing as well.

Roland D. Sablan, Operations Manager/Field Collection Manager

Roland Sablan started his career in Collection business in 1995 and has worked with three different collection agencies before joining UPCA in 2004. He started as an In-House Collector and has since worked his way to his current position as Operations Manager and Field Collection Manager at the same time. As Field Collection Manager, he oversees the entire relationships of UPCA with financial institutions such as Citibank, Bank of Hawaii, First Hawaiian Bank, and Bank Pacific. He works with a staff of seven (7) Field Collectors, and one (1) administrative assistant, ensuring efficiency with respect to the handling of delinquent accounts. With his staff, they work together in regards to vehicle repossessions and their dispositions, mortgage loans, unsecured loans, credit cards and commercial loans and their dispositions. As Operations Manager, Mr. Sablan handles operational affairs involving both the In House and Field Departments.

Helen Flores, In House Collection Manager

Through her 14 years of collection experience, Helen Flores has dedicated seven years of service for UPCA and has grown and developed her collection supervisory skills. Mrs. Flores oversees the collection floor and provides clients with account status reports, reviews debtors' financial statements and implements necessary payment plans, and handles debtors/customers complaints.

Raymond (Lenny) Pangelinan, Compliance & Client Relations Officer

Mr. Pangelinan has been UPCA's Top Collector for over three years, totaling up to six years of extensive training and experience in collection practices and procedures. Mr. Pangelinan's commitment and determination has given him the opportunity to be part of UPCA's Management Team. As Compliance Officer, Lenny is responsible for the collection agents' training, awareness and compliance with the Fair Debt Collection Practices Act (FDCPA) Fair Credit Report Act (FCRA) Fair Trade Commission (Consumer Protection Law) FTC. As Client

United Pacific

Collection Agency

East West Business Center
Building 718, Suite 205
Upper Tumon Guam 96913
(671) 646-8166 fax: (671) 646-8009

Nauru Building
Suite 209
Saipan MP 96950
(670) 235-2000 fax: (670) 235-2003

web: www.upcaguamandsaipan.com

Relations Officer, he works on securing new accounts and guarantees customer satisfaction on recovery success rates and answers all customer questions about collection.

Collection Staff

The remaining members of the collection staff are all seasoned and well versed in collection "Do's and Don'ts". Each collector is tested semiannually on the Fair Debt Collection Practices Act. The test is a form generated by the American Collectors Association and is administered from the ACA's World Wide Web home page.

Client References

Here are some of our current clients, please feel free to contact them to verify the quality of our work.

Citibank, N. A.
C/O Francis Peralta
PO Box FF
Hagatna, GU 96932
Phone: 671-475-4120

First Hawaiian Bank
C/O Ray Untalan
400 Route 8
Maite, GU 96910
Phone: 671-475-7861

Bank of Hawaii
C/O Richard Bain
PO Box 2900
Honolulu, HI 96846-6000
Phone: 808-693-1581

Nissan Motors Corp Guam
C/O Ariel, Comptroller
Nissan Upper Tumon
1012 N Marine Drive
Upper Tumon, GU 96913
Phone: 671-647-7261

Bank of Saipan
C/O Tomas Aldan
PO Box 500690
Saipan MP 96950
Phone: 670-235-6260

Bank of the Federated States of Micronesia
P. O. Box 98
Kolonias, PN 96941
Phone: 691-320-2724

Finance Factors, Ltd.
719 S. Marine Drive, Suite
103
Tamuning, GU 96913
Phone: 671-649-5751

Wells Fargo Financial
600 Harmon Loop Rd
Dededo, Guam
Phone: 671-637-9834
Fax: 671-633-0412

Paradise Fitness
Tony Sgro
P O BOX AP
Hagatna, GU 96932
Phone: 671-475-2000

MCI WorldCom Guam
C/O Minda Lopez
PO Box EH
Hagatna, GU 96932
Phone: 671-475-7238

Matson Navigation Company
C/O Rolando Angeles
1026 Cabras Highway Suite
115 Piti, Guam 96925
Phone: 671-475-5966

Shell Guam, Inc.
C/O Jim Hammond
643 Chalan San Antonio, Suite
101 Tamuning, Guam 96913
Phone: 671-647-0000

Marianas Cable Vision
C/O Violy McCarthy
PO Box 24728
GMF GU 96921
Phone: 671-632-4628

Guam Power Authority
C/O Ben Carbullido
PO Box 2977
Hagatna, GU 96932
Phone: 671-647-5788

University of Guam
C/O Joleen Mafnas
303 University Drive
Mangilao, GU 96913
Phone: 671-735-2940

Great National Insurance
PO Box GA

Hagatna, GU 96932
Phone: 671-646-6312

Guam Memorial Hospital
850 Governor Carlos G.
Camacho Road
Tamuning, GU 96913
Phone: 671-647-2388/2133

Verizon Micronesia
PO Box 500437

Saipan MP 96950
Phone: 670-682-2600

Xerox
C/O Charles Corrigan
PO Box 660506
Dallas, TX 75266-9937
Phone: 672-420-5114

DHX, Inc.
C/O Paje Butler
PO Box 25089
GMF, GU 96921
Phone: 671-649-1354

Federal Express
C/O Regina Gopez
PO Box 306
Tamuning, GU 96931
Phone: 671-649-4000

Pacific Daily News
C/O Irene Segura
238 Archbishop Flores Street

Hagatna, GU 96910
Phone: 671-477-9711

Island Telephone Directory
C/O Willie Jamero
136 D Kayen Chando, Suite
B-2
Dededo, GU 96929
Phone: 671-632-8082

No Ka Oi
C/O Joey Lopez
PO Box 24426

GMF, GU 96921
Phone: 671-734-1773

**ALLAN QUAN INSURANCE
AGENCY**
C/O Mggie Quan-contact
P.O. BOX 8019
Tamuning Guam 96931
Phone: 671-472-6941

ATKINS KROLL INC.
C/O Jon Stevens
443 SOUTH MARINE DRIVE
Tamuning Guam 96931
Phone: 671-646-1876

Pepsi-Cola Bottling Company of Guam
C/O Rodney Lim
210 Rojas Street; Harmon Ind. Park
Tamuning, GU 96913
Phone: 671-646-6941

Isla Medical Services
C/O Jennifer Gascon
Baltej Pavillion Bldg. Ste. 316
415 Chalan San Antonio
Tamuning, GU 96913
Phone: 671-646-0496

Dr. Jan Bollinger
C/O Mary Camacho
PO Box 9220
Tamuning, GU 96931
Phone: 671-646-3472

PMC Isla Medical Center
C/O Don Cuezon
177A Pasaheru Drive, Suite F
Tamuning, GU 96913
Phone: 671-649-4507

Guam SDA Clinic
C/O Janice Gustin
388 Ypao Road
Tamuning, GU 96913
Phone: 671-646-0496

Copy Express
C/O Francis Park
PO Box 10138
Tamuning, GU 96931
Phone: 671-646-2679

Pacific Diamond Water
C/O Teresita Mitchell
PO Box 11888
Tamuning, GU 96931
Phone: 671-646-5901

RKR Inc. dba Levi's Outlet
C/O Kishore Hemlani
1088 RK Plaza, Suite 15/16
Barrigada, GU 96913
Phone: 671-646-0510

Island Choice Drinking Water
C/O Cindy Hsiang
190 W Marine Drive, Suite 6
Dededo, GU 96929
Phone: 671-637-8902

ARGENT ESTATES REALTY
C/O Christopher Salas
414 W. SOLEDAD AVE.
Hagatna Guam 96932
Phone: 671-477-6588

CASSIDY'S INSURANCE

C/O Mr. David Cassidy
376 W O' Brien Drive
Hagatna Guam 96932
Phone: 671-472-8834

SNAP ON TOOLS

C/O Mario Salas
P.O. BOX 24264
Barrigada, GU 96921
Phone: 671-688-2996

Glimpses of Guam

C/O Janice Castro
PO Box 3191
Hagatna, GU 96932
Phone: 671-649-0883

Guam Financial Company

C/O Marian Blas
424 W.O' Brien Dr. Suite 232
Hagatna Guam 96932
671-477-6688

Dr. Reynold's Office

C/O Ester Leon Guerrero
Reflection Center suite 3
222 Chalan Santo Papa
Agana, Guam 96910
Phone: 472-6824

Gentle Care Dental Association

C/O Dr. Francisco San Nicolas
278 South Marine Drive
Hengi Plaza Suite 102
Tamuning Guam 9911-0278
Phone: 646-8858

Island Urology Clinic

C/O Dr. J.K. Richter
241 Farenholt Avenue
Oka building Suite 202
Tamuning, Guam 96913
Phone: 649-9693

Central Medical Clinic

C/O Dr. W.Y. Chen
330 West marine Dr.
Dededo, Guam 96929
Phone: 637-8112

Radiology of Guam

C/O Isla Medical Services Inc.
Jennifer Cruz
415 Chalan San Antonio Ste 305
Tamuning, Guam 96911
Phone: 646-0496

GuamCell Communications

Century Plaza
219 S. Marine Corps Drive
Suite 206
Tamuning, Guam 96913
Phone: 688-2355

Guam Waterworks

578 N. Marine Corps Drive
Tamuning, Guam 96913
Phone: 647-7803

GTA

624 N. Marine Corps Dr.
Tamuning, Guam 96913
Phone: 644-4GTA

If you need additional information about our work for these clients, please feel free to give us a call at 646-8006.

In addition, United Pacific is a member of the American Collectors Association, and as such the Code of Ethics of that association is adhered to.

Multi Services Collection Proposal

I Sengsong Chamorro The Chamorro Village Pre-Collection Services

Pre-collection services are intended for situations where the volume or the type of referrals does not warrant full collection services. In many cases our clients feel that making the commitment to refer accounts to a collection agency is extreme for certain situations. For example a company that realizes collecting on delinquent accounts is counterproductive may ask that United Pacific take over collection efforts much earlier in the credit cycle. We will then undertake a predetermined collection effort that includes mailings, telephone contacts and possibly even field visits. United Pacific will in effect take over a portion or all of the responsibilities normally assigned to the company's accounts receivables department. Not only does this help the company keep receivables in control but this also allows United Pacific to be more effective in general collections since we have a greater history with the debtor.

Scope of Work:

- Pre-collection Services include the following:
 1. Customized program specifically identifying actions to be taken prior to actual referral of accounts for general collections.
 2. United Pacific will advise the debtor that the account is with our office and may be subject to general collection efforts if payments are not made to bring the account current. Contact will be made initially via mailings and followed up by telephone contacts.
 - Initial pre-collection notice.
 - Telephone follow-up.
 - Second notice, warning of possible referral to agency for full collection efforts.
 - Telephone follow-up.
 - Third notice; advise customer that collection efforts will be commenced against the account including addition of interest and collection costs.
 3. All communication with the debtor is fully documented.
 4. Field collectors are available to pick up payments and meet with debtors in person.

Fees & Costs

The basic pre-collection services outlined above will be performed at the rate of 25% of all payments made by the debtor each month until the debt is paid in full or settled. This will allow a monthly remittance to CLIENT equal to 75% of the amount collected in the prior month.

General Collections

Scope of Work:

- General collection services are as follows:
 1. Preparation and mailing of initial dunning letter.
 2. Follow-up with debtor via telephone contact within three days of mailing first dunning letter. Intermittent telephone contact with debtor approximately twice a week for 30 days thereafter.
 3. If no contact or payment arrangements are made within the first thirty days a second dunning letter is sent.
 4. Continued attempts to establish contact and or make payment arrangements with the debtor.
 5. If no contact or payment is made within 15 days of second dunning letter a third letter making a final demand for payment within seven days is mailed. In addition the account is now potentially subject to credit reporting as a collection account.
 6. If no contact or activity occurs within this last seven days an optional "Attorney alert letter" can be mailed.
 7. Skip tracing is also available.
 8. Payment arrangements can be predetermined or arranged individually at the Client's discretion.

As a further incentive to encourage debtors to pay off their accounts with our office, we sometimes offer what we call an "amnesty program". With this program, we send coupons with all letters advising debtors that we will waive ½ our interest charges if they present the coupon to pay-off their account. These services are provided as an example and may be extended or retracted based on future negotiations.

Fees & Costs

In order to provide these services in a timely and responsible manner the following fee structure is proposed:

1. Assuming loan and credit documentation allows for the addition of collection agency fees to the debt, our recommendation is to use a contingent fee arrangement as follows:
 - United Pacific will collect the entire amount referred plus an amount in addition equal to 33.33% of the amount referred.
 - Upon collection in full United Pacific will remit to Client an amount equal to the amount referred and retain as its contingent fee the 33.33% added to the debt.
2. Another option would be to collect only the amount of the debt, of which 75% will be remitted to Client, 25% being retained by United Pacific as our contingent fee.

In some instances where documentation is not specific, a 25% / 75% split as mentioned above may be necessary. Some clients may also decide to use this 25%

/ 75% fee arrangement to keep from alienating customers by tacking on the collection agency fees. In many cases this is effective since many bad debts are the result of the current financial situation of the debtor and not the character of the customer.

In both cases, 25% of all payments made by the debtor each month will be retained as payment towards the appropriate fee amount until the debt is paid in full or settled. This will allow a monthly remittance to CLIENT equal to 75% of the amount collected in the prior month.

We encourage comments on each section of this proposal. Our general intention throughout is to provide our clients with a focal point to out-source much of the cost generating functions that are associated with credit and collection. We are aware that some sections included in this proposal may not fall within your needs at this time. In either case each section may be considered separately.

COLLECTION AGREEMENT

This Agreement is made by and between:

AGENCY: UNITED PACIFIC COLLECTION AGENCY
East-West Business Center; Bldg. #718 Suite 205
Upper Tumon, Guam 96913
Tel: (671) 646-8166
Fax: (671) 646-8009

And

CLIENT: I Sengsong Chamorro The Chamorro Village
Sylvia Flores
153 West Marine Corps. Drive
Suite 201, Hagatna Guam, 96910
475-4278

1. **APPOINTMENT OF AGENT:** Client hereby appoints Agency as its agent in the collection of its accounts receivable. Client authorizes Agency to act in the name of Client to take all appropriate steps and actions for the billing and collection of the accounts receivable including, but not limited to, sending monthly statements, sending out letters of default, contacting co-signors and initiating litigation.
2. **BEST EFFORTS OF AGENCY:** Agency agrees to use its best efforts in the billing and collection of Client's accounts receivable.
3. **GOOD FAITH OF CLIENT:** Client agrees to act in good faith and in a timely manner in assisting Agency in the billing and collection of the accounts receivable including, but not limited to, providing to Agency all necessary documents requested by Agency and executing any documents necessary to effectuate collection. Agency's services shall include at least the following services:
 - A. Agency will maintain current balances for all accounts turned over to Agency by Client. The balances will reflect the outstanding principal and any accumulated interest.
 - B. Agency will be available to Client to provide advisory services in the area of accounts receivable and upon separate arrangements with Client. Agency will make itself available to provide workshops, conference, etc. to Client's employees.
 - C. Agency will disburse to Client any funds collected on behalf of Client, less Agency's fees, on a monthly basis not more than thirty (30) days after receipt of such payment.
 - D. Agency will not be responsible for collecting from any debtor who is in bankruptcy proceedings, deceased, or whose debt is barred by the statute of limitations, though Agency may, at its option and if feasible, still try to collect such accounts.
 - E. Agency will collect on judgment, recovered and disburse to client (less Agency's fees).
5. **INSTALLMENT PAYMENT:** Client authorizes Agency to use its discretion in making installment payment plans with any or all debtors.
5. **PAYMENTS BY DEBTORS PAID DIRECTLY TO CLIENT:** If a debtor makes a payment to client after client has referred the account to the Agency, client agrees to promptly notify Agency, and to use its best efforts to coordinate the receipt of payment with agency. In this

manner, the record keeping of both the Agency and the client will be the same. In those instances when debtors walk in wanting to pay client, sometimes leaving no opportunity for client to call & notify agency, then in such an event, client will multiply the amount due them by 33.33% for approximate total balance due, provided these documents allow for it. The client will then either call the Agency the following business day, or fax receipt of payment so Agency can adjust records. Agency shall be entitled to its agreed upon commission, which shall be provided to Agency in a timely manner.

6. **WITHDRAWALS:** If Client withdraws any account referred to Agency after three (3) working days from referral, Agency will be immediately entitled to its full commission, as set forth in Paragraphs 7, 8 & 9, or \$50.00 – whichever is lower. Any such request for withdrawal shall be made in writing by Client and addressed to Agent.
7. **UNCOLLECTIBLE ACCOUNTS:** If after diligent efforts, Agency determines that an account is uncollectible, it shall notify Client. Agency will make recommendation to Client regarding the abandonment of the account, settlement of the account or litigation. Client may, at that point, withdraw said account and uncollected portion at no charge to Client. Client may try to collect on any such account through its own efforts or through the use of another collection agency or attorney.
8. **LEGAL SERVICES:**
 - A. **Legal Fees:** Client at their sole discretion may authorize the Agency to act on Client's behalf to retain for Client an attorney selected by Agency whenever litigation is necessary to collect an account. Client and Agency agree that when a case is referred to an attorney, Client will pay a total fee of forty percent (40%) of the amount collected.
 - B. **Off-Island Collections:** In the event that a debtor relocates off the islands of Guam, Tinian, Rota, and Saipan and Agency pursues collection efforts to collect the debt, either through its own efforts, or through an off-island collection agency, Agency shall be entitled to a commission of fifty percent (50%) of all sums collected.
 - C. **Representation:** This agreement does not contemplate the representation of Client by either Agency or the attorney retained in the defense of a counterclaim, set off, pursuit of an action against the estate of a deceased debtor beyond the filing of a claim, nor the pursuit of an appeal by either Client or the debtor.
 - D. **Court Costs:** Client is responsible to pay for all court costs incurred. Where Agency has advanced court costs for litigation; Agency shall deduct those costs from Agency's next monthly remittance to Client. Where court costs are recovered by judgment or where the debtor agrees to pay the court costs, debtor's initial payment(s) after judgment or agreement shall be first applied to court costs and remitted to Client as reimbursement for court costs.
9. **DEBTOR DISPUTE:** If any debtor shall dispute any amount owing or the maturity of any account, Agency shall be able to suspend any further collection or billing action until such time as Client provides Agency with the necessary information and documentation to substantiate its claim. Should Client decide to withdraw an account upon receipt of a dispute, Agency will be entitled to a \$50.00 cancellation fee for each account withdrawn.
10. **FEES:** If no collection is made there will be no charge to Client by Agency. When Agency collects monies on behalf of the Client, Agency agrees to remit to Client the principal amount of invoice and/or check referred to Agency provided debtor pays collection fees of 33.33%. If debtor does not pay collection costs, Agency is authorized to retain as its contingent fee twenty-five percent (25%) of amounts collected. In all cases, Agency will retain 25% of any amount paid as payment towards its appropriate fee amount until the debt

is paid in full or settled. Agency may add additional debtor charges when legal to do so, and retain those charges to help offset the cost of handling uncollectible accounts.

11. **CLIENT SET UP FEE:** Client will be responsible for an initial non-refundable Client administrative set-up fee of \$50.00 at the time the contract is executed.
12. **CLIENT AUDITS:** Client may conduct an audit of Agency's collection activities, amounts collected etc., of all accounts turned over to Agency by Client, given one week prior notice.
13. **MISCELLANEOUS:**
 - A. **Payment Received by Agency:** For all accounts where the debtor pays Agency directly, Agency will be entitled to take its appropriate percentage in commission for each installment as the debtor makes payment.
 - B. **Interest Accrued:** Agency shall be entitled to interest accrued on any of the above-referenced accounts receivable.
 - C. **Attorney's Fees:** Whenever authorized by law, attorney's fees will be added to the principal amount owed.
14. **INTEGRATION CLAUSE:** This contract shall constitute the entire and integrated agreement between Agency and Client. Any subsequent modifications must be in writing and signed by both parties.
15. **CANCELLATION:** This contract may be canceled by either party for good cause, or upon thirty (30) days written notice to the other party.
16. **Account Upon Cancellation or Expiration of Contract:** If this contract expires or is canceled upon thirty (30) days written notice then the Agency will have the right to continue to collect its due share of the agreed fees on accounts previously referred with the remaining balance remitted to Client.

Dated this _____ day of _____, 2008.

AGENCY:
UNITED PACIFIC COLLECTION AGENCY

By: _____
SIGNATURE
Lenny Pangelinan
It's Duly Authorized Representative

CLIENT:
I Sengsong Chamorro The Chamorro Village

By: _____
SIGNATURE
Sylvia Flores
It's Duly Authorized Representative

Addendum to Collection Agreement

This Addendum attaches to and becomes an integral part of the agreement between UNITED PACIFIC COLLECTION AGENCY (hereinafter referred to as "Agency") and I Sengsong Chamorro The Chamorro Village (hereinafter referred to as "Client"). Furthermore, this Addendum clarifies the fee structure with respect to dishonored check recovery efforts.

For all checks received by Agency for recovery efforts that are not stamped and acknowledged by the debtor such that collection fees may be legally attached, Agency will return only 75% of the face value of the check to Client. Remittances will be equal to 75% of each payment made until such point in time when 75% of the face value of the check is fully paid to Client. The remaining 25% of the face value of the check will be retained by Agency as its fee.

For all checks received by Agency for recovery efforts that are stamped and acknowledged by the debtor such that collection fees may be legally attached, Agency will return the entire face value of the check to the Client. Remittances will be equal to 75% of each payment made until such point in time when the face value of the check is fully paid to the Client. In these cases, Agency will collect its fee from the debtor directly.

When applicable, Agency will apply collection fees for dishonored checks as follows:

During the first thirty (30) calendar days that a check is in our office for collections, United Pacific will charge the check writer a returned check fee of \$50.00 or 15% of the face value of the check, whichever is less. In no case will the returned item fee be less than \$20.00 or greater than \$50.00.

If the check remains unpaid in our office for more than thirty (30) calendar days, Agency will apply collection charges equal to 20% of the original balance in addition to the returned check fee.

If the check remains unpaid in our office for more than forty-five (45) calendar days, Agency will apply collection charges equal to 25% of the original balance in addition to the returned check fee.

If the check remains unpaid in our office for more than sixty (60) calendar days, Agency will apply collection charges equal to 33.33% of the original balance in addition to the returned check fee. Furthermore, Agency will seek remedies to obtain additional fees and collection costs where legal to do so, including but not limited to treble damages.

Client hereby authorizes UPCA to include checking account information obtained from checks assigned to UPCA by Client as part of its check verification database. Client specifically agrees that all database information is confidential and will be used for check verification purposes only. Information on the returned checks not paid within 45 days will also be forwarded to the available Credit Bureaus for placement in the National Credit Databases, unless the Client specifically directs UPCA not to report such information to the said Credit Bureaus.

Client: I Sengsong Chamorro The Chamorro Village

By: _____ Date: _____

Agency: UNITED PACIFIC COLLECTION AGENCY

By: _____ Date: _____

For additional information, please contact the Chamorro Village office at Tel: 475-0377 or
Department of Chamorro Affairs at Tel: 475-4278/9.

G. COMPANY INFORMATION & PROPOSAL AMOUNT

COMPANY NAME: United Pacific Collection Agency

PHYSICAL ADDRESS: EAST WEST BUSINESS CENTER SUITE 205
UPPER WILSON CIRCLE 96913

MAILING ADDRESS: _____

CONTACT NUMBER (S): 671-644-8004 OFFICE 691-646-8109 FAX

OTHER NUMBER (S): _____

CONTACT PERSON: Jerry Francisco

TITLE: GENERAL MANAGER

I am hereby submitting the following price proposal and acknowledge that I have read and understand all the work requirements, terms and conditions, deadline; including the miscellaneous provisions mentioned above.

MONTHLY COST: \$ 0 N/A

TOTAL AMOUNT: \$ 0 N/A

SIGNATURE: 

PRINT NAME: Jerry Francisco

DATE: 02/10/08

**I Sengsong Chamorro
The Chamorro Village
Depattamenton I Kaohao Guinahan Chamorro
Department of Chamorro Affairs
GOVERNMENT OF GUAM**

**BAD DEBT COLLECTION SERVICES
Proposal Package
RFP No. CV08-007**

A. GENERAL

The Department of Chamorro Affairs and Chamorro Village management are seeking proposals for bad debt collection services for the Chamorro Village facility located in Hagatna, Guam.

B. WORK REQUIRMENTS OF COMPANY

1. Accept all referred accounts assigned by Chamorro Village Office.
2. Shall act on behalf of Chamorro Village and perform in accordance with good faith and fair dealing.
3. Research and conduct investigations necessary to collect on referred accounts in an expeditious and professional manner.
4. Take all necessary steps to collect the total amount due on referred accounts in accordance with Guam and federal laws and regulations.
5. Immediately notify the Chamorro Village office in writing of all bankruptcy filings, billing disputes or other matters concerning referred customer account.
6. Maintain Chamorro Village referred account records for instant retrieval of information on any cancelled and recalled accounts.
7. Establish and enforce confidentiality procedures in protecting and safeguarding customer account information provided by Chamorro Village. These procedures shall be provided in writing to Chamorro Village as a condition precedent to entering into any contract with Chamorro Village.
8. Direct all request, reports or other communications with the Chamorro Village Manager or authorized designee(s).
9. Obtain a signed consent from the Chamorro Village Manager or authorized designee prior to engaging in any settlement for any account referred by Chamorro Village for less than the total amount referred and/or when the total payment term will exceed six (6) months.
10. Consult with Chamorro Village Manager on the resolution of billing disputes or to review charges or status of a referred account.
11. Provide a monthly detailed report to the Chamorro Village Manager on collection activities undertaken on each referred account and an account statement that will accurately identify the current status in a format approved by the Chamorro Village Manager. At a minimum, the report shall include the following information:
 - Referred account number
 - Customer name
 - Date the account was referred to agents
 - Total amount referred

- Total amount collected
 - Total balance to be collected as of reporting period
 - Last collection payment date
 - Recommend status of the account
 - A summary of all referred account to include
 - i. Total number of accounts referred
 - ii. Number of accounts contracted.
 - iii. Number of accounts cancelled by the agency.
 - iv. Number of accounts cancelled by Chamorro Village.
12. Provide a quarterly detailed listing of uncollectible referred accounts returned to the Chamorro Village office with an explanation of collection activities undertaken.
13. Recommend advantageous courses of action in resolving Chamorro Village referred customer accounts, to include the following:
- Abandonment/cancellation of account
 - Settlement of the account
 - Litigation of the account
 - Continue collection
 - Return to the office for review
14. Provide adequate staffing and notify Chamorro Village of any staffing changes that affects or disrupts collection service performance. Furnish the necessary personnel, facilities, equipment, materials, supplies, and services to fulfill the requirements of this agreement.
15. Assume all cost associated with collection efforts on referred customer accounts.
16. Receive payment on referred accounts in any form of cash or money order recovered and remit such payments by the 10th of each month to Chamorro Village office.
17. Provide a monthly remittance statement to Chamorro Village and must include the following:
- Name of debtor
 - Referred account number
 - Total amount referred
 - Date collected
 - Amount collected
 - Fees collected
 - Amount paid to Chamorro Village
 - Balance remaining

C. MISCELLANEOUS PROVISIONS

1. The Collection Service shall provide the Chamorro Village Management with information as to where their office or base of operation is located and phone numbers at which they may be reached during business hours and after hours.
2. The Collection Service must be a registered company on Guam and have been in business for at least one (1) year. Collection Service shall submit a copy of their current business license to the Chamorro Village Office.
3. The Collection Service will be available to meet with the Chamorro Village Manager and/or the President of Chamorro Affairs.
4. The Collection Service shall credit the Chamorro Village when service is not provided.
5. Pursuant to Public Law 26-111, minimum and prevailing wage determinations and benefits requirements are mandated for all contractors of the Government of Guam.
6. The Department of Chamorro Affairs reserves the right to reject any or all proposals, solicit new proposals, waive minor informalities or irregularities or award the company in whole or in part.

D. TERM OF CONTRACT

The contract shall be for a period of seven (7) months beginning March 1, 2008 to September 30, 2008, including weekends and holidays.

E. BILLING AND PAYMENT

The Company shall bill the Chamorro Village on a monthly basis and submit an invoice to the Department of Chamorro Affairs office. Payment shall be made no later than 30 days after date of receipt of invoice. If there is a dispute on payment, Government representative in charge of facility may request a meeting with the Company prior to payment if services for previous month have been deemed inadequate. This meeting to determine that deductions should be made so that the Chamorro Village does not pay for services not received.

F. DEADLINE & BID OPENING

All proposals must be submitted in original and five (5) copies to Department of Chamorro Affairs, Pacific News Building, 4TH Floor, Suite 408, Hagatna, Guam 96910 no later than **(DATE) FEBRUARY 26, 2008 (TIME) 10:00AM**. All proposals must be submitted to the President, Department of Chamorro Affairs. ***RFP(s) submitted after the date and time specified above shall be rejected.***

All RFP(s) shall be opened and reviewed immediately on the same day after the submission deadline above. A representative must be present during the bid opening for further information.

For additional information, please contact the Chamorro Village office at Tel: 475-0377 or
Department of Chamorro Affairs at Tel: 475-4278/9.

G. COMPANY INFORMATION & PROPOSAL AMOUNT

COMPANY NAME: ADS Debt Recovery
PHYSICAL ADDRESS: 265 Mamis Street, Tamuning, Guam 96913
MAILING ADDRESS: 265 Mamis Street, Tamuning, Guam 96913
CONTACT NUMBER (S): (671) 647-4237 OFFICE (671) 649-0120 FAX
OTHER NUMBER (S) : (671) 646-2267
CONTACT PERSON: Amellia R. Toelkes
TITLE: President

I am hereby submitting the following price proposal and acknowledge that I have read and understand all the work requirements, terms and conditions, deadline; including the miscellaneous provisions mentioned above.

MONTHLY COST: \$ 32% of amount per debt amount collected

TOTAL AMOUNT: \$ 32% of amount per debt amount collected

SIGNATURE: 

PRINT NAME: Amellia R. Toelkes

DATE: February 26, 2008



DEPARTMENT OF REVENUE AND TAXATION

GOVERNMENT OF GUAM

P.O. Box 23607
Barrigada, Guam 96921
www.guamtax.com

Sole proprietorship

EXPIRES: JUNE 30, 2008

BUSINESS LICENSE

SRL NO: 0812949

Service
ACCOUNT NO. 13-000942939-004

ISSUED TO:	TOELKES, AMELLIA R.	FEE	50 00
DOING BUSINESS AS:	ADS DEBT RECOVERY	PENALTY	00
TYPE OF LICENSE:	COLLECTION SERVICES	TOTAL FEE	50 00
BUSINESS LOCATION:	LOT-2144-1D-1-1	<div data-bbox="1207 646 1459 901" data-label="Text"> <p>PAID JUN 04 07 TREASURER OF GUAM #11</p> </div>	
	TAMUNING GUAM		
MAILING ADDRESS:	265 MAMIS STREET TAMUNING GUAM	ZIP: 96913	6/04/07
TELEPHONE: HOME		BUSINESS 646-2267	

CLEARANCE WAS OBTAINED ON APPLICATION

KEEP POSTED IN A CONSPICUOUS PLACE.
LICENSE MUST BE PRODUCED UPON
DEMAND TO ANY AUTHORIZED GOV'T
OFFICIAL.

Artemio B. Ilagan
ARTEMIO B. ILAGAN
DIRECTOR OF REVENUE AND TAXATION

OCEANIA COLLECTION SERVICES

220 South Rt. 4 Suite 203
Hagatna, Guam 96910-5009

February 26, 2008

Telephone No. (671) 475-0859
Fax No: (671) 477-0800

VIA HAND DELIVERY

DEPARTAMENTON I KAOHAO GUINAHAN CHAMORRO
DEPARTMENT OF CHAMORRO AFFAIRS
GOVERNMENT OF GUAM
ATTN: MS. SILVIA FLORES
DIRECTOR
Pacific News Building
4th Floor Suite 408
Hagatna, Guam 96910

Re: Oceania's Response to Bad Debt Collection Services; RFP No.: CV08-007

Dear Director Flores;

I, Paul Meno Iriarte, the owner of Oceania Collection Services hereafter OCS, do confirm that I am authorized to bind the Offeror contractually.

The name of my agency is Oceania Collection Services, and the location of the Collection Agency's principal place of business is 220 South Route 4, Suite 203, Hagatna, Guam 96910, with voice number 475-0859, and facsimile number 477-0800. The collection agency's EIN # is 586764085.

The abilities, qualifications, and experience of all persons who would be assigned to provide the required services are attached as Exhibit "D". I assure you that my collection agency is quite interested in providing the collection services for accounts that are referred by the Department of Chamorro Affairs.

I confirm that I have owned and operated the collection agency for more than the preceding five (5) years and is duly licensed to perform the collection Business in the territory of Guam per exhibit B a copy of my current Business licens. The collection agency has provided collection services similar in scope and size simultaneously within the previous years. Identifying particularly the collection of numerous accounts, more than one hundred (100) cases simultaneously for Guam Waterworks Authority, Guam Memorial Hospital Authority, Guam Power Authority. I am providing a Sample Listing of other clients, attached as Exhibit "C".

As one of the most established and most respected Collection Service companies, we have both the experience and resources to fully accomplish the objectives of this Bid within the scope of the services requested and within the time and parameters prescribed.

RFP No.: CV08-007

*Psalm 37:21 The wicked man borrows and does not repay; the just man is kindly and gives.
Romans 13:8 Owe nothing to anyone, except to love one another; for the one who loves another has fulfilled the Law.*

OCS operates in accordance with all Federal and Local Laws and regulations, and can fully and successfully operate in accordance with the rules, regulations and policies of Department of Chamorro Affairs for the collection of its referred Accounts Receivables.

I look forward to meeting with you after the review process to analyze the collection fees and details of a contract.

Respectfully Submitted,



PAUL M. IRIARTE
Owner

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The Office maintains a company policy and Employee Handbook as an explanation of Oceania Collection Services' employment policies and procedures for operations.

DRUG FREE WORKPLACE PROGRAM

I confirm that Oceania Collection Services is zero tolerant for drug and alcohol use. At the direction of Oceania's Management, all employees may be directed to undergo random drug testing for possible usage. Employees acknowledge that in the event of any violation for the zero tolerance policy, they will be counseled and given a referral to Department of Public Health Substance Abuse Center. In the event of a repeated violation they can be immediately released from employment without further warnings or counseling.

EQUAL OPPORTUNITY EMPLOYER

Oceania Collection Services is an Equal Opportunity Employer. It is the policy of Oceania Collection Services to employ qualified people. Employee selection is based solely on the ability to perform the job without regard to race, color, religion, sex, national origin, age, ancestry, or marital status.

All employees acknowledge that I have received a copy of the Office Policies and Employee Handbook and I have read these documents and understand its contents.

All employees understand and agree that all learned information within the office is not to be discussed with any other person or persons that is not employed within the office.

I. MANNER IN WHICH SERVICES WILL BE PROVIDED

Oceania Collection Services ("Agency") will provide all of the following collection services to the Department of Chamorro Affairs. The Agency will handle the collection of delinquent accounts in accordance with Federal Laws, Territorial Laws, and the rules and regulations, and policies of Department of Chamorro Affairs, as well as acting in accordance with the professional standards and the Code of Ethics of the American Collectors Association.

The Agency will accept all referred accounts both Commercial and Residential assigned by Department of Chamorro Affairs, regardless of amount, and:

1. Conduct such investigations as are necessary and efficient to carry out the collection process.

The Agency is well equipped to undertake investigations as to the location of debtors and guarantors as applicable, of delinquents accounts so as to serve demand letters upon them and to make phone calls to encourage payment in the least onerous yet effective manner. The Agency's staff investigators are experienced in dealing with government agencies such as the Department of Land Management and the Department of Revenue and Taxation to identify attachable assets of such debtors and guarantors. The Agency's staff investigators are trained and experienced to assure that the necessary investigations are conducted in a discreet and professional manner.

2. Conduct non-litigation collection efforts.

The Agency is experienced in the collection of accounts receivable in the easiest and fastest manner, without embarrassment or difficulty to the debtors whenever possible. Protecting the reputation of Department of Chamorro Affairs and preserving the future business relationship between Department of Chamorro Affairs and the debtors are among the Agency's primary concerns in conducting its non-litigation collection efforts. The Agency has developed a format for collection of accounts receivable without litigation in accordance with the Fair Debt Collection Practices Act as developed by the American Collectors Association using letters and telephone contacts, that have been designed to elicit payment from debtors as early as possible. The personnel of the Agency have been trained and are skilled in the use of telephone conferences to persuade debtors to pay their delinquent accounts as quickly as possible.

The Agency has purchased from the American Collectors Association, a series of training materials which include audio and video cassettes regarding telephone techniques and the manner and psychology of telephone calls to debtors so as to comply with the Fair Debt Collection Practices Act and thereby adhere prompt payment of accounts.

3. Recommend to Department of Chamorro Affairs' the abandonment of an account, settlement of an account or litigation on account as necessary.
The Agency will make appropriate recommendations to Department of Chamorro Affairs depending upon the size of the account. The cost of collecting the account, the nature of the inability or refusal of the debtor to pay the account. The future public relations and business reputation of Department of Chamorro Affairs, and the desires of Department of Chamorro Affairs in terms of collecting an account and the possible benefits of writing off the account versus litigation of the account or pursuit in Bankruptcy Court.
4. Commence litigation with Department of Chamorro Affairs's consent.

Upon the determination of Department of Chamorro Affairs that it is desirable to process a delinquent account through the Court system, the Agency has complete facilities available with which to process through the legal system collection actions for Department of Chamorro Affairs at all phases of the proceedings, from the

preparation and filing of a complaint in Court and the utilization of the Agency's licensed process, servers, to obtaining judgment. The Agency is skilled and experienced so as to efficiently move the collection litigation to completion within the context of its normal daily operations. All litigation of Department of Chamorro Affairs cases will be processed through the Small Claims Court or the regular court within the Superior Court of Guam as appropriate. The Agency will work with any Attorney of Department of Chamorro Affairs's choosing for collection litigation, or the Agency can utilize Attorney services from among the Law Firms the Agency works with, particularly the Law Offices of Attorney Frank Gumataotao and the Law Offices of William L. Gavras. The Agency can also coordinate with off island Law Firms as and when appropriate; with the consent of Department of Chamorro Affairs being first obtained.

5. Collect any Judgment recovered and Transmit sums received to Department of Chamorro Affairs.

The Agency has developed the skill and experience with which to efficiently collect judgments for the Department of Chamorro Affairs within the context of its normal daily operations in coordination with an attorney. The Agency is thoroughly knowledgeable regarding the use of Judgment-Debtor Examinations, Orders to Show Cause, Warrants of Arrest, Writs of Execution, Possession, and Garnishment and foreclosure sales as necessary, to collect judgments.

6. Receive payment, as authorized, in any format including cash, check, or money order, drafts, or other instruments, provided that collected sums shall be sent to the Department of Chamorro Affairs as specified. The Agency may not settle an account for less than the amount owed without prior authorization from Department of Chamorro Affairs.

The Agency maintains receipt books and accounting computer data entries to record the payments. The collection software the Agency utilizes is specifically designed and implemented to provide allocations to clients on whatever basis is desired.

7. Agency remittance statement will include as described, the Agency will work closely with the designated representative and / or a designated contact person.

The Agency will utilize its considerable collection expertise developed through years of interaction with the Agency's clients in handling delinquent accounts and accounts receivable. Consistent with the Agency's standing practice, accounts will be compromised or settled only with the specific authority of Department of Chamorro Affairs. The Agency is fully competent to advise the client and provide recommendations as to the desirability of accepting a compromise of an account to help Department of Chamorro Affairs to make appropriate decisions and authorizations regarding such accounts.

The Agency will provide all necessary account status information as described.

- i. Customer Account Number;
- ii. Customer Bill Number;
- iii. Customer Name;
- iv. Collection Status Code;

- v. Date the account was referred to Agents / Agencies;
- vi. Total amount referred;
- vii. Total amount collected;
- viii. Total balance to be collected as of reporting period;
- ix. Last collection payment date; and
- x. Recommend status of the account; and
- xi. A summary of all referred accounts, to include;
 - a. The total number of accounts referred;
 - b. Number of Accounts Contacted;
 - c. Number of Accounts cancelled agency; and
 - d. Number of accounts cancelled by the Office.

These variables and the processes for making appropriate recommendations are integrated into the standard operating procedure of the Agency. The reports will be generated and reviewed in a timely manner and provided to Department of Chamorro Affairs for its review and consideration on a quarterly basis.

8. Keep and not assign referred accounts to other Agencies or Attorneys for assistance in collection without prior knowledge or approval of Department of Chamorro Affairs.

As fully detailed in this proposal, the Agency, can function as a turnkey collections agent / agency and provide all necessary services, from referral of accounts through remission of all monies due, as required by the contract.

9. Understand that all expenditures to effect collection of accounts shall be borne by the Agency.

The Agency has long borne all expenditures and fees necessary to affect collection of accounts on behalf of its collection clients. The management of the Agency is capable of maintaining accounts and records for Department of Chamorro Affairs to the Authority's satisfaction.

10. Remit all monies, collected the previous month no later than the tenth (10th) day of the month following the close of the previous month.
The Agency's system will be programmed to compute and remit all monies due to Department of Chamorro Affairs by the tenth (10th) day of the month following the close of the previous month. Thereafter, an appropriate invoice will be submitted by the agency to the Department of Chamorro Affairs.

11. Act in the best interest of Department of Chamorro Affairs, when attempting to collect outstanding debts.

The Agency will act in the best interest of Department of Chamorro Affairs whenever seeking to collect accounts. The Agency will regularly contact Department of Chamorro Affairs assigned contact person regarding the nature of delinquent accounts, the circumstances of debtors making payments on the accounts, and recommendations as to further collection efforts to allow Department of Chamorro Affairs to make informed decisions before any activity is undertaken other than the regular receipt of funds and establishment of payment arrangements.

12. Credit Bureau Reporting

The Agency will report all uncollected accounts to our National Credit Bureau Trans Union only after all means of normal collection efforts have proved ineffective. This will be of no cost. The Agency expressly agrees to comply with all provisions of the Fair Credit Reporting Act (15 USC 1681 et seq.) and the Fair Credit Reporting Agency, with whom the Agency has a reporting agreement, and is in the business of furnishing computerized credit reporting services to credit grantors and credit bureaus operating throughout the United States. And all other applicable laws in the making of any such reports, done only after completing all due notifications.

EXHIBIT

“A”



DEPARTMENT OF REVENUE AND TAXATION

GOVERNMENT OF GUAM

P.O. Box 23607
G.M.F. Barrigada, Guam 96921
Sole proprietorship

EXPIRES: JUNE 30, 2008

BUSINESS LICENSE

SRL NO: 0821339

R
SSN#
EIN#

Service
ACCOUNT NO. 13-000971248-001

FEE	50	00
PENALTY		00
TOTAL FEE	50	00

ISSUED TO: TRIARTE, PAUL M.
 DOING BUSINESS AS: OCEANIA COLLECTION SERVICES
 TYPE OF LICENSE: COLLECTION AGENCY

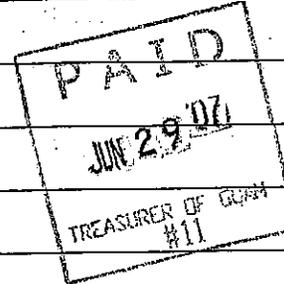
BUSINESS LOCATION: LOT BLOCK MUNICIPALITY
 LOT 6 BLK 21
 HAGATNA GUAM

MAILING ADDRESS:
 130 HERNAN CORTEZ AVE
 HAGATNA GUAM

TELEPHONE: HOME

BUSINESS ZIP: 96910
477-9760

6/29/07



AUTHORITY: TITLE XVII, GOV'T CODE OF GUAM LICENSE
 MUST BE PRODUCED UPON DEMAND TO ANY
 AUTHORIZED GOV'T OFFICIAL.
 KEEP POSTED IN A CONSPICUOUS PLACE.

Artemio B. Ilagan
 ARTEMIO B. ILAGAN

DIRECTOR OF REVENUE AND TAXATION

II. PROPOSER'S INFORMATION

1. Proposal for: Collection Agency Services

2. Name of Organization / Address & Telephone Number(s)

Oceania Collection Services
220 South Route 4, Suite 203
Hagatna, Guam 96910
Voice Number (671) 475-0859
Facsimile Number (671) 477-0800

3. Average number of employees over a period of twelve (12) months: ten (10)

4. Contact Person(s) Who Will Administer Contract:

Name: Paul M. Iriarte / Owner or
Virge M. Tedpahogo / Assistant Manager

Address: 220 South Route 4, Suite 202
Hagatna, Guam 96910

Voice Number: 475-0859
Fax Number: 477-0800

5. Experiences and qualifications of the Company's Personnel are attached hereto as Exhibit "C".

6. Organization and Personnel

The Agency has its principal place of business at 220 South Route 4, Suite 202, Hagatna, Guam. We are an Equal Employment Opportunity Employer and have a Zero Tolerance for drug and alcohol abuse as boldly stated in our Standard Operating Procedures' Employee Handbook.

My collection agency has been in existence for over five (5) years, a copy of my present Business License is attached as Exhibit "B".

The Agency adheres to the ethics and standards of the American Collectors' Association. The management subscribes to the association's collection standards and has attended its conferences and collection seminars over the years'. The Agency has access to the resources of the Attorney Forwarding Network, a national directory of collection attorneys, Clearinghouse Quarterly, a national listing of collection agencies, and ACA Online, and electronic information network collection software.

The Agency is equipped with office facilities, equipment, and debt collection personnel to collect delinquent debt accounts with the assistance, as necessary, of the Agency's investigators and

researchers. The Agency interfaces through its over fourteen years of collection experience, of which includes collection litigation.

Collectively as an organization, the Agency has a tradition of providing a full range of collection services for a variety of government and private organizations for delinquent medical, retail, commercial, rental, and personal debts as well as for bad checks. In this context, the Agency's mission has always been to provide prompt and comprehensive turnkey services from initial referral to completion of pre-litigation or post-judgment collections.

OCS simultaneously works with more than two (200) hundred accounts for each of these Government agencies. The names and contacts for three Government Agencies of similar size and scope are:

- A. GUAM WATERWORKS AUTHORITY
Contact Person: Lori Cruz
Upper Tumon
Voice Number: 647-7803

- B. GUAM MEMORIAL HOSPITAL AUTHORITY
Contact Person: Daniel Matanane
850 Governor Carlos G. Camacho Road
Tamuning, Guam 96911
Voice Number: 647-2165

- C. GUAM POWER AUTHORITY
Contact Person: Ben Carbullido
PO Box 2977
Hagatna, Guam 96932
Voice Number: 647-5787

The collection services required for this program will be provided by the Agency's collection personnel which consists of: eight (8) collectors; two (2) administrators; and one (1) researcher and three (3) investigators. The entire staff is capable of assisting in collection delinquent accounts from individuals who speak various languages, and are knowledgeable in investigative and research operations.

The Agency's staff is highly qualified, experienced, and adept at performing the collection services required for this contract. The Agency will receive research, writing, Administrative and clerical support from the Agency's staff of clerical personnel.

The Management of the Agency possess over twenty (20) years of collection experience. This experience has been earned in both pre and post-litigation collections of delinquent accounts receivable.

7. Facilities and Equipment Assets

The Agency utilizes computer equipment and software specifically designed for collection and reporting of accounts receivable that will significantly increase the efficiency with which

Department of Chamorro Affairs will obtain its return on delinquent accounts referred for collection. The collections' software will allow the Agency to download collection referrals directly from Department of Chamorro Affairs computer files. The collections system will produce collection notices and automatically provide collectors with operations reports showing when various notices have expired and when various debtors have promised to pay on their accounts. The system will also produce thorough accounting, tracking, and disbursement reports to fully satisfy the requirements of Department of Chamorro Affairs collections agent/agency services contract.

In addition to the considerable specialized assets of its collection personnel, the Agency uses a LAN system, ten + IBM compatible personal computers, Hewlett-Packard, and EPSON FX-870/1170 printers for word processing, accounting, and client information management. We are completely prepared to maintain full operations in the event of power outages. Communications are assisted by PBX, telefax and mobile telephone. We maintain an up-to-date, extensive legal library of Federal and Guam law. Our office hours are as follows: Monday through Friday extend from 7:30 a.m. to 7:00 p.m., and Saturday's 9:00 a.m. to 12:00 p.m. In addition, the management is available by home telephones for client needs outside of business hours.

EXHIBIT

“B”

SAMPLE LISTING OF REFERENCES

The Agency provides collection services to a varied group of clients referring in excess of two hundred (200) accounts simultaneously. Amongst them are:

The Doctor's Clinic
Contact: Clyde Ulbenario
PO Box 11409
Tamuning, Guam 96931-1409
Voice Number: 647-5212

Isla Medical Services
Contact: Elvie Santos
Baltej Pavilion Building, Suite 3
415 Chalan San Antonio
Tamuning, Guam 96911
Voice Number: 646-0496

Guam Surgical Group
Contact: Anita Caseres
ITC Bldg., Suite 211
590 South Marine Corp Drive
Tamuning, Guam 96911
Voice Number: 647-7589

OTHER BUSINESSES:

Star Press Company
Contact: Joseph Cepeda
167C E.T. Calvo Memorial Park
Tamuning, Guam 96931
Voice Number: 646-4918

Catholic Cemeteries
Contact: Mary Apiag
850 W. Marine Corp. Drive
Hagatna, Guam 96910
Voice Number: 477-1842

Guam Financial Company
Contact: Marian Blas
Julale Center
424 West O'Brien Drive, Suite 232
Hagatna, Guam 96910
Voice Number: 472-3324

Advance Management
Contact: Gordon Tydingco
198 Adrian Sanchez Street
MHI Business Center Ste. 7
Harmon, Guam 96913
Voice Number: 649-6488

III. PROVISION OF COLLECTION SERVICES AND ASSUMPTION OF ACCOUNTS

The Agency can promptly begin turnkey collection services because of its ongoing collection practice and prior experience. The Agency can provide all necessary services, from referral of accounts through remission of all monies due, as required by the contract.

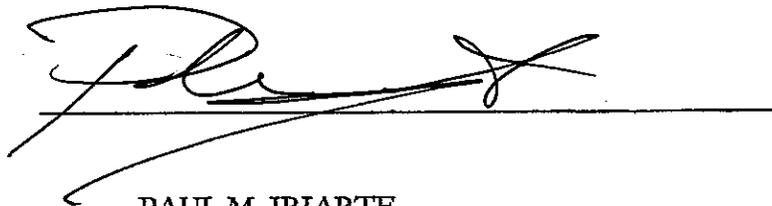
The Agencies specialized computer equipment and software will: (1) allow the Agency to download collection referrals electronically from Department of Chamorro Affairs computer files; (2) produce thorough accounting, tracking, and disbursement reports fully satisfy the requirements of the collections agent / agency services contract; and (3) significantly increase the efficiency with which Department of Chamorro Affairs will obtain its return on delinquent accounts referred for collection.

The Agency's collection practice conforms to the Fair Debt Collection Practices Act, the Code of Ethics and the Bylaws of the American Collectors Association. The Agency's updated educational and training materials regarding debt collection practices and procedures and regular participation in the conferences and seminars conducted by the American Collectors Association assure that the Agency's personnel are kept current regarding the laws, practices, procedures, computer hardware and software, and all other areas of development and concern in the debt collection industry.

IV. CERTIFICATION

The information contained in the proposal fairly presents the organization and its proposed operating plans for the specified project. I acknowledge that the organization is prepared to implement the program, or provide the services as specified in this proposal. I therefore certify that I am authorized to sign and submit this proposal on behalf of the organization.

SIGNATURE:

A handwritten signature in black ink, appearing to read 'P. Iriarte', is written over a horizontal line. The signature is fluid and cursive.

NAME:

PAUL M. IRIARTE
Owner

EXHIBIT

“C”

PAUL MENO IRIARTE
Owner of OCS

COLLECTION
BUSINESS EXPERIENCE:

01/96 – Present Date Owner and Operator of Oceania Collection Services

Coordinates collections of delinquent accounts; and monitor payment schedule arrangements; ensures smooth business operations; employs and terminates subordinate personnel; supervising general staff including approving and / or disapproving leave requests; handles billing inquiries; meet with present and potential clients to discuss collection matters; authorized signatory for all documents related to agency's operation.

Trains and supervises collection personnel in efficient collection practices and procedures according to the Fair Debt Collection Practices Act; regulated work flow among the collectors; monitors workload and performance of staff to assure the smooth operation of the Agency.

04/95 - 01/96 LAW OFFICES OF DEL PRIORE & ASSOCIATES, P.C.

Staff Investigator

Worked closely with senior Attorney, personal injury legal assistants, and legal secretaries to locate individuals or entities involved in pending cases (collection, civil, domestic, personal injury, military, court-marital, criminal and probate); contacted appropriate government agencies (local/federal) to obtain necessary information; obtained clients/witness statements regarding pending cases; conducted thorough research at Government of Guam agencies regarding business background and real property assets necessary to establish foundation on pending cases; researched debtor history.

1993 - 1994 REVENUE & TAXATION, GOVERNMENT OF GUAM

Property Tax Tech I

Filled out new property cards per property owner; filed property cards; measured homes for tax purposes; sketched houses or lay out of houses on property; spoke with property owner; researched property location at Land Management; read cadastral maps, observed property for any topography problems.

1986 - 1988 LAW OFFICES OF DEL PRIORE & ASSOCIATES, P.C.

Investigator

Traced debtor location at the Department of Revenue and Taxation; researched information at any and all Government of Guam agencies; picked up client medical reports; interviewed clients, adverse party, police officer in charge of accident report; took photographs of accident scene; reviewed client's file; made appointments and interview client, adverse party and police officers; compile notes on cases; serve papers as a court-approved process server; work with Attorney regarding status reports on cases.

EDUCATION:

1986 GUAM COMMUNITY COLLEGE; Mangilao, Guam.

PROFESSIONAL LICENSES AND CERTIFICATES:

Certificate of Completion; Fair Debt Collection Practices Act issues for Owners

12th Annual *March 4 Success*, Healthcare Service Program, American Collectors Association in Scottsdale, Arizona

Marketing for Profit School, American Collectors Association in Keystone, Colorado

ASSOCIATIONS:

American Collectors Association

VIRGE M. TEDPAHOGO
Notary Public
Assistant Manager

Trains and supervises collection personnel in efficient collection practices and procedures according to the Fair Debt Collection Practices Act; regulates daily work flow amongst the collectors; monitors daily workload and performance of staff; ensures complete and timely updating of files and reports.

Process Client's reports and allocation; prepares payroll checks; handles accounts payables and receivables; prepares deposit slips to bank accounts; Trained and supervise collection personnel in efficient collection practices and procedures according to the Fair Debt Collection Practices Act; and HIPAA; regulated work flow among collectors; monitored workload and performance of staff; with or without the Manager, assures the smooth operation of the Agency. Additional duties beyond the call.

Assisted Data processor with input of new collection referrals; assigned as cashier to receive payments from debtors; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; with or without management, accomplishes and assures the daily office operations remains properly functional. Additional duties beyond the call.

GUAM MEMORIAL HOSPITAL
Cashier / Detailed Duty Collection Agent

Assigned as cashier within three different locations within the hospital such as the pharmacy, cafeteria, and business office. Prepared deposits for Accounts Receivables. Trained new cashiers and entertained walk-in patients regarding their accounts within the business office. Maintained manual tickler file and made telephone contact to patients with outstanding debts.

EDUCATION:

JOHN F. KENNEDY HIGH SCHOOL; Tamuning, Guam

CERTIFICATES & AWARDS:

Certificate of Completion (Fair Debt Collection Practices Act Issues for Owners
Facilitator, "The Process of Professional collections" Video Training Courses, November 2nd
"Top Collector of the Month" for May, \$31,357.77
"Top Collector of the Year", \$143,187.35
"Top Collector of the Month" for October, \$19,365.98
Facilitator, "The Process of Professional Collections" Video Training Course, July 12th
"Top Collector of the Month", April, \$19,659.79
"Top Collector of the Month", for January, \$31,317.97
"Top Collector of the Year", \$113,258.60
"Top Collector of the Month" for December, \$94,167.64
"Top Collector of the Month" for November, \$15,211.75
"Cash Handling / Check Acceptance" Self-Study Course, October 6th, Navy Resale & Services
Support Office, Department of Navy

LYN ARATA

Supervisor / Collection Specialist

Educate staff in usage of collection system; establishing compliance with the rules and regulations of the Fair Debt Collection Practices Act; negotiating payment plans with debtors to satisfy the client's request; answering debtor's questions about the debt; locate vehicle / property and take possession as directed by client.

JERREL CAMPO

Research Investigator / Collection Specialist

Investigate information on debtors' residential location and background information on assets and payment liability. Assist Data Processor with input of new collection referrals; assigned as a cashier to receive payments from debtors; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assisted management with daily office operations.

ALEX DEL PRIORE

Data Entry / Collection Specialist

Input new collection referrals, maintain all debtor files, retrieve any and all necessary documents for Collectors to legitimize any possible disputes from debtors. Prepare and disburse notices to the United States Postal Service all collection letters to debtors. Assist management and staff with daily office operations.

BENJIMEN MUNA

Collection Specialist / Cashier

Assist Data Processor with input of new collection referrals; assigned as a cashier to receive payments from debtors; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assisted management with daily office operations.

LORI SAN AGUSTIN

Bilingual Collection Specialist / Cashier

Assist Data Processor with input of new collection referrals; assigned as a cashier to receive payments from debtors; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assisted management with daily office operations.

HARRY ROBERT

Bilingual Collection Specialist / Investigator

Assist Data Processor with input of new collection referrals; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's

delinquent accounts; assisted management with daily office operations. Investigate information on debtors' residential location and background information on assets and payment liability.

FERLUS SORIS

Bilingual Collection Specialist / Investigator

Assist Data Processor with input of new collection referrals; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assisted management with daily office operations. Investigate information on debtors' residential location and background information on assets and payment liability.

EDDIE HAWKINS III

Collection Specialist

Monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assist Data Processor with input of new collection referrals; assisted cashier to receive payments from debtors; assisted management with daily office operations.

EXHIBIT

“D”



NP No. 07-0097P

Office of the Attorney General of Guam
287 West O'Brien Drive □ Hagåtña, Guam 96910 □ USA

Notarial Commission

BE IT KNOWN, *that in the name and by the authority of the laws of Guam, I have commissioned and appointed*

Virginia Muna Tedpahago

to be a Notary Public in and for Guam, a Territory of the United States of America, and do authorize and empower the same to execute and fulfill the duties of that office according to law, and to have and to hold the said office, with all the rights and privileges thereunto legally appertaining for a term of four years from the date hereof, subject to removal as by law prescribed.

IN WITNESS WHEREOF, *the emblem of the Attorney General is affixed hereon as attested by my signature on the 30th day of August, 2007.*

ALICIA G. LIMTIACO
Attorney General of Guam



COPY

**DEPARTMENT OF CHAMORRO
AFFAIRS**

RFP NO.: CV08-007

26 FEBRUARY 2008

GMMS INC. dba Guam Marianas Collection Agency
414 W. Soledad Ave. Ste.601-A, GCIC BLDG. HAGATNA, GUAM 96910
TEL#(671) 475-1015 FAX#(671) 472-2210- E-Mail gmmsinc@kuentos.net

25 February 2008

Ms. Sylvia M. Flores
President
Dept. of Chamorro Affairs
Suite 408, 4th Floor PDN Bldg.
Hagatna, Guam 96910

RE: RFP-NO CV08-007

Dear Ms. Flores,

We are submitting herewith our proposal on the above-referenced RFP..

Our primary goal at **Guam Marianas Collection Agency** is the **Final** resolution of outstanding debts owed to you "**our client**" through our unique collection methods.

Our collection company, focuses on the repayment plan of the debt, and specializes in improving the credit ratings of those who have unsatisfactory credits. Since we offer a structured payment plan and assistance in credit repair, we do not hesitate to seek judgments leading to the garnishment of wages, repossessions or attachment of properties.

As an active member of the American Collectors Association, we are able to **Forward** collection and litigation accounts to all 50 member states and 161 affiliate member countries. We are also able to collect on accounts within the CNMI, the FSM and the Republic of Belau.

Our collection personnel are **bi-lingual**. Languages spoken are English, Tagalog, Chamorro, Palauan, Ponapeian, Kosraen, Chukese and Korean.

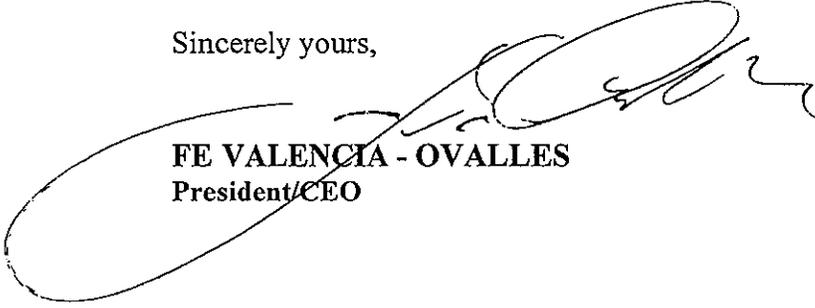
Payment pick-up service is also provided in all villages at NO COST to the Client or Debtor.

Our office location is in full compliance with all ADA requirements.

Our Accounting system meets all requirements of **Generally Accepted Accounting Principle(GAAP)**.

We thank you for the time invested in reviewing our company's proposal. Please do not hesitate to contact our office, should you need additional information. Our contact number is **TEL (671) 475-1010/11/13/14/15** or **FAX (671) 472-2210**

Sincerely yours,

A handwritten signature in black ink, appearing to read 'FE Valencia-Ovalles', written over a large, loopy oval scribble.

FE VALENCIA - OVALLES
President/CEO