

## ATC Provides the Best Assessment Collection Services in the Business

*“No Fees • No Costs • No Risk!”<sup>®</sup>*

- 1. No Fees or Costs:** ATC's program is a “No Fees • No Costs • No Risk”<sup>®</sup> program. It costs the Association nothing. No start-up fees. No retainers. No turnover fees.
- 2. Highly Competitive Rates:** ATC's rates are highly competitive with those charged by other assessment collection companies.
- 3. Experienced and Knowledgeable Staff:** Each of ATC's collection officers has extensive experience in the assessment collection and non-judicial foreclosure industries.
- 4. Comprehensive Reporting System:** ATC's monthly reports are specifically designed to be responsive to the informational needs of our Association clients and their managing agents.
- 5. Judicial Foreclosure:** Judicial foreclosure is included in ATC's “No Fees • No Costs • No Risk”<sup>®</sup> program **at no additional cost** to the Association.
- 6. Legal Support:** ATC has experienced attorneys at Angius & Terry LLP to advise its Association clients, **at no additional cost** to the Association, as to how to proceed with respect to non-judicial foreclosure, judicial foreclosure and/or any other collection alternatives so as to eliminate the risk that the Association and/or their managing agents may be sued in the future for alleged irregularities in the collection process.
- 7. Indemnity:** ATC will, unlike its competitors, indemnify and defend and hold its Association clients and their managing agents harmless for any errors or omissions committed by ATC during the assessment collection process.
- 8. Accelerated Payment to Association:** ATC shares any partial payments on a 50/50 basis with the Association instead of collecting all our fees and costs first. Therefore, the Association begins receiving payments sooner than under programs where all of the fees and costs must be paid before any money is distributed to the Association.
- 9. Bankruptcy Monitoring:** Bankruptcy monitoring is included in the “No Fees • No Costs • No Risk”<sup>®</sup> program **at no additional cost** to the Association.
- 10. Insurance:** ATC has both errors and omissions insurance coverage and comprehensive liability insurance coverage to protect the Association from any prospective claims as to fault on the part of ATC.