



**Reaching
Back** *to move
your business
forward*



FINANCIAL
SOLUTIONS

Welcome to FMS Financial Solutions

We are a professional debt collection and financial services company that works for large and small businesses, professional associations and organizations, as well as individuals. Our customized, state-of-the-industry technology, proprietary methodology and well-trained, competent staff are what make FMS unique. By outsourcing the collection of debt, you save money by reducing high administrative costs, while recapturing profits to improve your bottom line. You'll like what FMS can do for your business. Let us reach back to help your business move forward.



Multi-Family/Real Estate Collections

Over the last 18 years, FMS has become a nationally known specialist in multi-family housing debt recovery. Our outstanding reputation is built upon achieving superior results from our experienced staff and state-of-the-art proprietary technology. You can be confident knowing that FMS, a leader in rental collections, is run by seasoned professionals with years of experience in multi-family housing collections.

Multi-Family/Real Estate Collection Benefits:

Competence: Many landlords are concerned about the low collection rate they have had in the past with other collection services. We take great pride in our collection ratio history: 41 – 44% for Class A through D buildings combined; and 78 – 90% for Class A properties. Our success is in part attributed to the timely account submission and the validity of the information supplied. The FMS staff will work closely with your managers to maximize the percentage of debt collected. We will do this in person, by phone, and with the use of our state-of-the-art, interactive website.

Comprehensive Collections: FMS will exhaust all other means of collections before referring debtors for legal action. We recognize that once legal action is pursued, fees, court costs, and the extended amount of time inherent in the legal process diminish the amount of money recovered. Our staff uses innovative loan programs for qualified debtors to pay back creditors immediately, or if you desire, FMS will consider acquiring the portfolio.

Customer Service: There are many elements that differentiate FMS Financial Solutions from other collection firms. The most important is that we will not cherry pick your accounts and put the less desirable files on a credit bureau report never to be touched again. Our collectors will continuously work the account, searching for assets during the entire seven-year statute of limitations. That is what has allowed us to achieve superior results for our clients.

> Find out more at
www.fmsfinancialsolutions.com



Commercial/ Retail Collections

Collections are a necessary part of business. When customers miss payments, submit insufficient amounts, or don't pay, your business suffers. Outsourcing collections to our team takes the burden from your in-house staff and places it with professionals who use a proven method to boost the rate of collection.

FMS Offers These Customer Benefits:

Clear Communication: We have created proprietary technology, which allows you to review your entire portfolio 24/7 on our interactive website.

Client/Customer Retention: We understand the importance of maintaining a customer base and the cost involved in acquiring new clients. Our collectors are specifically trained in the art of Diplomatic Negotiations in order to maintain your reputation in the industry, while at the same time receiving payment for services/products that you have delivered.

Customized Collection Efforts: Unlike most other collection agencies, FMS allows you to choose the manner in which we will pursue collections on your behalf.



Medical Collections

Medical collections can be a burden on any medical practice. Making collection phone calls diverts your employees from their focus on delivering superior health-care. Let us implement our state-of-the-art

debt collection solution that gives you the ability to submit debt electronically, track collection progress and manage accounts with ease.

FMS Medical Advantages:

Customized Collection Efforts: Unlike other collection agencies, FMS focuses on preserving doctor-patient relationships by allowing you to control how we pursue collections on your behalf. You have the ability to choose one or any combination of the following levels of collection activity. You can do this on an account by account basis or for your entire portfolio of delinquent accounts.

- Report to major credit reporting agencies.
- Send written correspondence to motivate collections.
- Have a professional debt collector call.
- If you desire, FMS will use its network of qualified attorneys to initiate legal action on your behalf.
- Negotiate settlement in full or repayment plans.

Clear Communication: At FMS you can review your entire portfolio on our interactive website, 24/7. You can communicate directly with our collectors, advise us of changes, or examine account activity and balances. Our proprietary technology allows you to review reports and filter the information to suit your specific needs. Every month, you will receive a report outlining all collection activity along with your check.

FMS Medical Collection Programs: With three effective and flexible programs available, FMS' value-added offerings allow you to keep your blended collection fee percentage in the mid 20s.

- **Early Recovery Program (ERP)** — One low flat fee, regardless of balance.
- **Small Balance Program** — Accept balances from \$25 to \$100.
- **Flat Rate Contingency Program** — Comprehensive recovery efforts for one flat rate.



Debt Acquisition

When your business needs capital to grow, FMS can purchase your debt on a flow (loan by loan) or bulk (deck of debt) basis.

We have the financial resources and expertise to complete debt acquisition quickly.

Debt Acquisition Benefits:

Cash Flow & Closing the Books: Liquidating delinquent accounts gives you the flexibility of using those funds for your individual business needs.

Time Value of Money: The advantage of liquidating a portfolio of bad debt, allows you to enjoy the time value of money. At FMS we will evaluate your portfolio and offer a highly competitive bid to purchase your debt.



Criminal Background Investigations

Financial protection begins with knowing your employees before they have access to company data or sensitive financial information.

Criminal Background Investigation Benefits:

Confidence in Hiring Decisions & Securing Data: Identity theft and computer fraud have become the reality in today's business environment. A background investigation lets you know your new hires before they have access to your customers' confidential information.

Convenience: We have developed secure, easy-to-use technology giving our clients the ability to request and receive criminal background investigations online. We will store the information within your account for future use and easy access.

Client Technology:

FMS Financial Solutions offers a comprehensive set of online tools for all of our Clients. Upon registering on the website and becoming a Client, you will gain access to the following features:

- > Create and manage accounts with instant results, 24/7.
- > Submit Debtors electronically either through Custom Reports or individually through a user-friendly process.
- > Customize collection efforts for your entire portfolio or for individual debtors.
- > Create and Update your profile.
- > View detailed statistics and reports of your active accounts.
- > Communicate online directly with your Account Representative regarding individual debtors.
- > Take advantage of our Debt Acquisition and Criminal Background Check services.
- > Keep your information and transactions secure via the latest web security technologies.
- > Offer your Debtors the ease of online payment via FMS Financial Solutions Debtor tools.



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GREENBELT, MD 20770

800-486-7677

www.fmsfinancialsolutions.com

**Reaching
Back** to move
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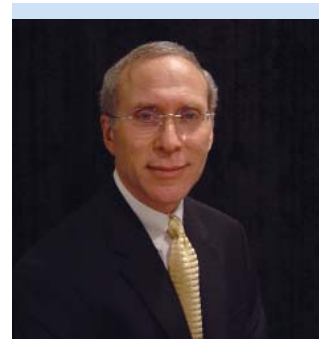
Physician designs medical debt collection practice to meet the needs of a challenging health care environment

FMS Financial Solutions is a physician-centric debt collection company, specializing in state-of-the-art solutions giving our clients the ability to: *submit debt electronically, track collection progress, and manage their accounts with ease.* In the current healthcare environment, recovering more profit without sacrificing your valued resources is vital to your bottom line.

As the preeminent medical collection specialist, FMS has partnered with medical associations and societies around the country to offer their members higher profit recovery at lower rates. One such program paired FMS with **The American Academy of Otolaryngology – Head and Neck Surgery (AAO-HNS)** and its for-profit subsidiary, **ENT Resources, Inc. (ENTRI)**, to offer an affinity program that makes the best financial services and tools available to AAO-HNS members. Members get FMS' unmatched collection services, as well as expert assistance in consumer loans, debt acquisition and criminal background investigations.

ADVANTAGES OF USING FMS

- Staff with specialized medical collection training with physician oversight.
- Transparent communication (English and Spanish-speaking representatives).
- Early Recovery Program (call for details)
- Consumer loans, criminal background investigations and other valuable services also available.



**JEFFREY N. HAUSFELD,
M.D., M.B.A.**

Managing Partner,
FMS Financial Solutions

"The exciting thing about life after the practice of medicine is that now I am able to draw upon the diversified fields of medicine, business, and organizational psychology to implement novel solutions that have an immediate impact on the client's bottom line"



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Save Thousands on Patient Collections with the FMS "Early Recovery Program"

Our low-cost, custom collection program for your medical practice will save you both money and time. During our Early Recovery Period we offer our clients a low fixed fee of \$29.95 for collection efforts in lieu of the typical contingency fee. This letter campaign puts more money in your pocket and helps maintain the doctor-patient relationship you worked so hard to establish.

During the Early Recovery Period FMS will provide the following services for that one fee:

- Initiate a collection letter campaign to motivate prompt payment.
- Have a Representative ready to diplomatically negotiate payment.
- Give patients an opportunity to rectify miscommunications or mistakes in billing.
- Give your practice 24/7 access to all account activity via our interactive web portal.
- Report delinquent accounts to the major credit reporting agencies.
- Recover more profit for your practice at a significantly reduced fixed price.

In addition to all these great benefits, at FMS you can customize the approach you would like us to take with your patients. Choose any combination of the following: *Report to Credit Reporting Agency; send written communications; calls to your debtors by collection specialists; management of the legal process from start to finish.*

COLLECTION PROCESS

STEP 1	STEP 2	STEP 3
Early Recovery Period	Comprehensive Recovery Efforts	Legal Solution
First 40 Days	Next 80 Days	120+ Days
No Percentages Taken	Assertive Collections	Refer to Attorney
Flat Fee \$29.95**	Contingency Fee	Contingency Fee

****Contingency flat fee charged only if collection issue is resolved during this period, thereafter, agreed upon contingency fee applies.**

Overall
SAVINGS
to Practice
Using FMS
\$7,311

FMS "Early Recovery Program"

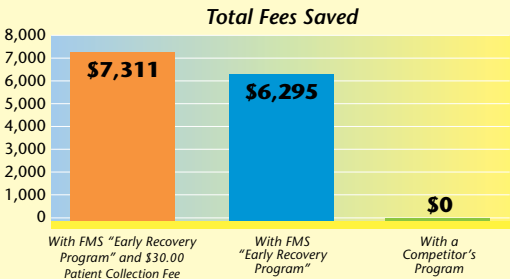
	FMS Lowest Fees! BEST	FMS Lower Fees! BETTER	Other Collection Company Fees No ERP Program
Collection Fee Charged by Collection Company	\$15,410	\$16,426	\$22,721
Blended Collection Fee Percentage	21%**	23.86%*	33%

**Practice charges patient a \$30 collection fee.
* "Early Recovery Program".

Advantages of the FMS "Early Recovery Program"

- More profit recovery to the practice.
- Maintain doctor/patient relationship.
- Most practices see a blended fee between 23–27%.
- Lowest industry average collection rate for full service collections.
- FMS charges **NO** service or up-front placement fees.

Case Study: Three Physician Practice



The ERP Advantage

Your practice could receive an extra \$7,311 just by using the FMS "Early Recovery Program".

The savings shown in above case study are based on:

- A three physician practice.
- \$15,000 submitted annually, per physician.
- 55% collection rate for FMS and competitors.
- 33% contingency fee for competitors.

In conjunction with our "Early Recovery Program", FMS has one of the highest percentages of collections with the lowest overall average fees charged to the practice.

Contact Us for More Information About FMS Financial Solutions



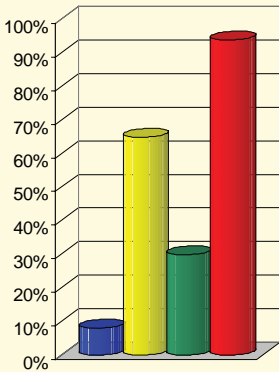
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Criminal & Credit Background Investigations

FMS provides comprehensive, nationwide criminal and credit background investigations including: Verification of Employment; Residence; Social Security Numbers; Educational Degrees/ Certifications; Aliases; Criminal History; Credit History; Driving Records; and Landlord/ Tenant Court Records.



- 8% of job applicants have felony records
- 65% of Felony offenders that will re-offend within 3 years
- 30% of business failures are caused by employee theft
- 94% of Corporate Security Directors rank domestic violence as a security problem



Erin seems like a great fit for our team - let's make her an offer!

**For More Information on Criminal & Credit
Background Investigations**

FMS Financial Solutions

6303 Ivy Lane, Suite 310

Greenbelt, MD 20770

301-220-1849 800-486-7677

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www.FMSfinancialsolutions.com





Hiring good people is your company's most important investment

Case Study:

Hiring skilled and qualified personnel for my office was something I really thought I was good at after being in business for 25 years.

I had three potential candidates, all with impeccable credentials, and excellent references.

I needed to make a decision relatively quickly, because I knew that one of these potential employees would be snatched up by the competition.

Once I made my decision, I was very satisfied with my choice. This new hire was enthusiastic, prompt, and caught on very quickly. I was patting myself on the back for my superior hiring techniques!

Two months later, I received very disturbing calls from two clients. It turns out their credit cards were used to purchase expensive personal items, which were traced to be delivered to my office!

Since no-one in the male dominated office wore size 10 Jimmy Choo shoes, I immediately knew it was my new hire.



Are you getting the full picture of your job applicants?

Just because a potential employee looks good doesn't mean they are. The success of your company depends on people you can count on. Let FMS help you find them with a background check for your prospective employees.

Hire with confidence, call FMS!

REACHING BACK to MOVE
YOUR BUSINESS FORWARD...



FMS Profit Recovery Using The "Early Recovery Program"							
	Gross Collections Outstanding	Gross Profit Recovered	Fee Paid for Profit Recovery Under ERP	Fee for Profit Recovered Under 35% Contingency	Total Fee Paid for Profit Recovered	Blended Fee Rate Per Doctor	Profit Submitted To Practice
Year 1	\$ 45,000	\$ 19,800	\$ 424	\$ 4,851	\$ 5,275	26.64%	\$ 14,525
Year 2	\$ 70,200	\$ 23,850	\$ 511	\$ 5,843	\$ 6,354	26.64%	\$ 17,496
Year 3	\$ 91,350	\$ 25,200	\$ 540	\$ 6,174	\$ 6,714	26.64%	\$ 18,486
	\$ 206,550	\$ 68,850	\$ 1,475	\$ 16,868	\$ 18,344	26.64%	\$ 50,506

FMS Profit Recovery Using The "Early Recovery Program" and DOCTOR CHARGES A \$25.00 COLLECTION FEE PER ACCOUNT SUBMITTED							
	Gross Collections Outstanding	Gross Profit Recovered	Fee Paid for Profit Recovery Under ERP	Fee for Profit Recovered Under 35% Contingency Fee	Total Fee Paid for Profit Recovered	Blended Fee Rate Per Doctor	Profit Submitted To Practice
Year 1	\$ 45,000	\$ 21,214	\$ -	\$ 5,198	\$ 5,198	24.50%	\$ 16,017
Year 2	\$ 68,786	\$ 25,554	\$ -	\$ 6,261	\$ 6,261	24.50%	\$ 19,293
Year 3	\$ 88,232	\$ 26,614	\$ -	\$ 6,521	\$ 6,521	24.50%	\$ 20,094
	\$ 202,018	\$ 73,382	\$ -	\$ 17,979	\$ 17,979	24.50%	\$ 55,404

Most Other Collection Companies With "NO Early Recovery Program"							
	Gross Collections Outstanding	Gross Profit Recovered	NO "EARLY RECOVERY PROGRAM" OFFERED	Fee for Profit Recovered Under Industry Standard 33% Contingency	Total Fee Paid for Profit Recovered	Blended Fee Rate Per Doctor	Profit Submitted To Practice
Year 1	\$ 45,000	\$ 19,800	\$ -	\$ 6,534	\$ 6,534	33.00%	\$ 13,266
Year 2	\$ 70,200	\$ 23,850	\$ -	\$ 7,871	\$ 7,871	33.00%	\$ 15,980
Year 3	\$ 91,350	\$ 25,200	\$ -	\$ 8,316	\$ 8,316	33.00%	\$ 16,884
	\$ 206,550	\$ 68,850	\$ -	\$ 22,721	\$ 22,721	33.00%	\$ 46,130

	Other Collection Companies GOOD	FMS BETTER	FMS BEST*	OVERALL SAVINGS TO PRACTICE USING FMS
<u>Profit Recovered for Practice</u>	\$ 46,130	\$ 50,506	\$ 55,404	\$ 9,274
<u>Combined Contingency Collection Fee</u>	\$ 22,721	\$ 18,344	\$ 17,979	\$ 4,742
<u>Blended Collection Fee Percentage</u>	33.00%	26.64%	24.50%	8.50%

This is an illustration of a 3 physician practice with annual submissions of \$45,000 in collection accounts.

For More Information, please call 301.220.1849 or Visit us Online at www.FMSFinancialSolutions.com

Michael B. Siegel, M.D. FACS
John M. Bosworth, Jr., M.D. FACS
Robyn Smith, P.A.-C., CCC-A

August 29, 2007

Financial Management Solutions, LLC.
6303 Ivy Lane
Suite 310
Greenbelt, MD 20770


To Whom It May Concern:

I am very pleased with the service and productivity of Financial Management Solutions. Their fees are competitive, and we have had an excellent response from our patients through their early recovery program. Through the effective use of the early recovery program, their collection services have only cost us 17%.

We have not received any patient complaints regarding the collection tactics used by FMS. I am confident that FMS. Financial Management Services has an advantage over other companies because of Dr. Hausfeld's knowledge and experience. He understands our concern for how our patients are treated.

I would recommend Financial Management Service without hesitation. Please feel free to contact me anytime.

Sincerely,



Dianne Taylor
Practice Administrator

September 10, 2007

RE: Jeffrey Hausfeld, M.D.

To Whom It May Concern:

I am writing this letter in support of the outstanding contributions made by FMS Financial Solutions towards assisting our practice with our collection efforts. Dr. Hausfeld and his team have created an innovative, cost-effective, and technologically savvy approach to collecting delinquent accounts.

As a result of Dr. Hausfeld's expertise as a Managing Partner at FMS, the staff is mindful of the delicate balance in collecting medical accounts. We have received no complaints from patients during the time we have been using FMS for our collections. I feel comfortable knowing that they are both a legally compliant and ethically responsible organization.

FMS has provided us with the lowest fees for a proactive, full service collection effort. Accounts placed in error are returned to the office without a hassle and without a fee. Spending less time on collection efforts has allowed our office more time to concentrate on other business ventures.

I have personally had the opportunity to care for several of Dr. Hausfeld's former patients, all of whom hold him in the highest regard. He has now transferred his dedication for his patients to his new physician clients. Over the years, I have valued his advice both as a physician and as a financial expert.

Sincerely,



John M. Bosworth, Jr., M.D.

JMB/mkn
Rev _____



October 2, 2007

Dr. Jeffrey Hausfeld
Financial Management Solutions, LLC
6303 Ivy Lane
Suite 310
Greenbelt, MD 20770

Jeffrey,

I would highly recommend FMS to any other health care practice.

You have allowed me to focus on being a quality physician, doing what I do best, instead of dealing with delinquent accounts and patients who do not want to pay for services rendered.

Once we turn things over to you I feel like your tenacious team collects and gets the job done!

Sincerely,

Dr. Brian Paris
Doctor of Chiropractic
Director, Advanced Spine & Wellness Center