

Concerned about the overhead associated with Administering the Debt Collection Set-Off Act? Langford Financial Services in your Municipal Collection Administration Specialist. Our program offers:

- **EXPERIENCED** Mississippi collection and administration services
- **Monthly flat fee** or no-risk contingency models
- **Third-party secure** access allowing you to check the status of any given claim remotely
- **No upfront** overhead collection costs
- **Staff fully trained** in FDCPA COMPLIANCE

Now you can realize the benefit of increased revenue and collections, targeted to the debtor's state tax refund, without added overhead or upfront costs.

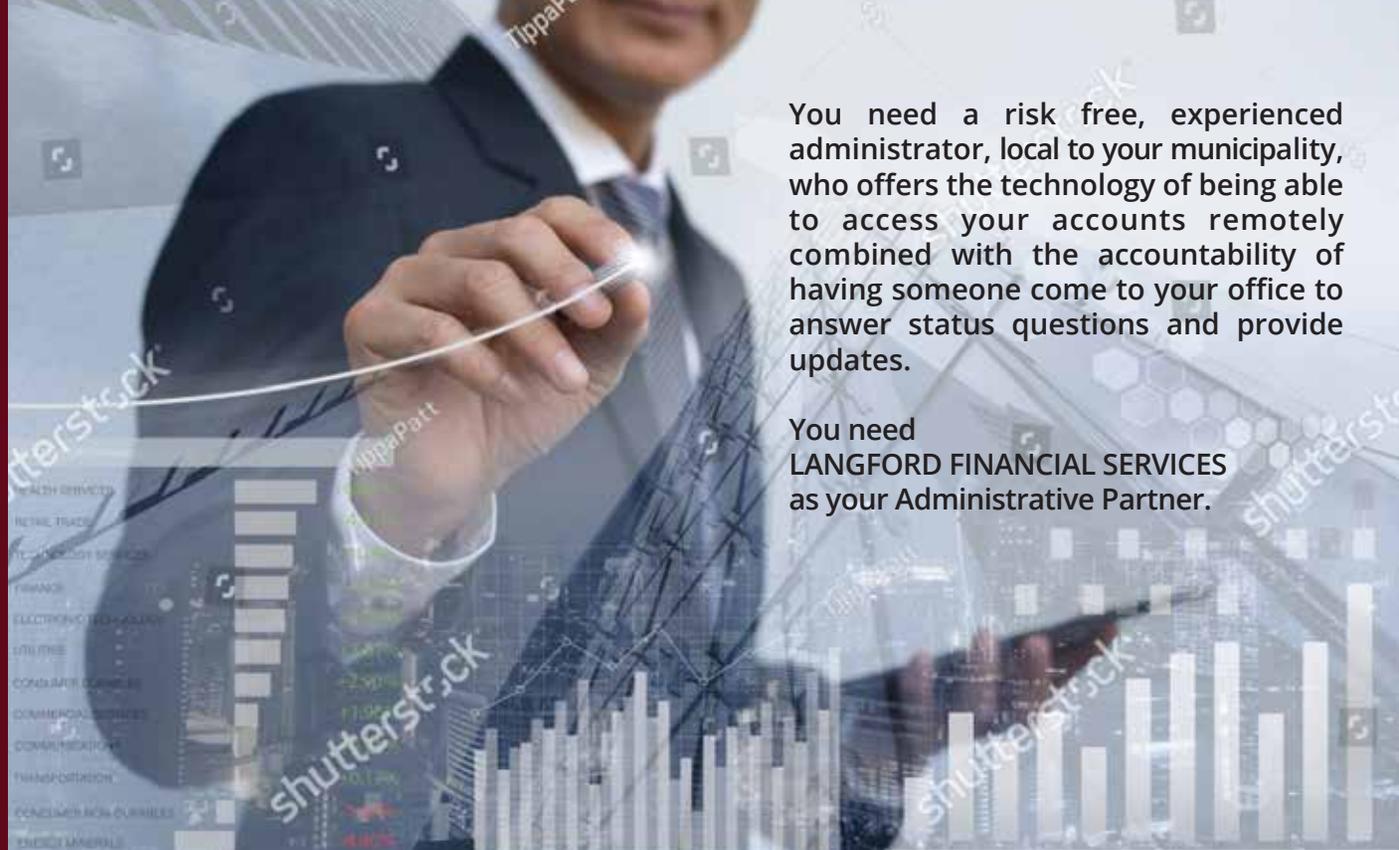
Langford Financial Services offers a streamlined placement process allowing administration to begin within 48 hours of placement.



**YOUR DEBT COLLECTION
SET OFF ACT
PARTNER**

Looking to collect outstanding debt by levying a Mississippi state tax refund, but having a few logistical concerns?

- **Staff already tasked with day-to-day operations?**
- **Concerned about capturing additional revenue without increasing overhead for labor costs, printing, postage and technology?**
- **Keeping up with changes in FDCPA and other federal collection compliance regulations?**



You need a risk free, experienced administrator, local to your municipality, who offers the technology of being able to access your accounts remotely combined with the accountability of having someone come to your office to answer status questions and provide updates.

You need
LANGFORD FINANCIAL SERVICES
as your Administrative Partner.

The State of Mississippi has given debt collectors a new tactic to receive payment for outstanding bills – the ability to seize tax returns to satisfy debts. Navigating this new law is tricky and a large number of agencies are likely to begin using this method to their client's advantage. However, we are the premier service for obtaining past due debts in the state, and we want to help you best navigate this new opportunity for the best results.

Called the Debit Collection Set Off Act, the state has now given municipalities and counties the ability to go after personal funds generated from tax returns. Like most new laws, the act has stringent requirements and a few hoops – we are experienced in dealing with the regulatory hurdles of this legislation and are

experts in the handling of notification and adjudication of recovering these funds. Your city doesn't have the manpower or expertise to adequately track the validation requests, hearing requests, requirements for various types of paperwork and much more that is imposed by the law – potentially keeping you from easily obtaining these funds. That is where we come in, managing this complex process on your behalf and with no out of pocket costs for the city beyond a monthly flat fee OR a reasonable contingency fee, whichever works best for your budget and needs.

The new law also allows a 25% collection charge to be added on top of the outstanding debt – greater than the costs of our services to collect it for you. Don't just walk away from outstanding

debt because of the regulatory and collection burdens. Don't lose revenue because of staffing issues or a team that is overrun by other obligations. Allow LFS to partner with you as your Debt Collection Set Off Partner and profit from our experience.

Our company has a long history as an established debt collector in the state. L. Allen Langford, our CEO, has extensive knowledge in debt collection practices and procedures and uses the most advanced methods and strategies – including effective regulatory compliance and procedures – to recover funds for our clients. Mr. Langford has a proven and reputable track record and keeps apprised of all current laws affecting the debt collection process.