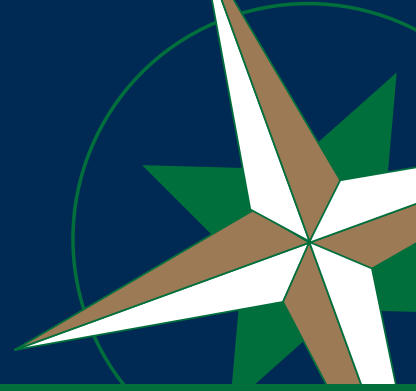




DEBT BUYING



Portfolio Recovery Associates, Inc.



SINCE 1996, PORTFOLIO RECOVERY ASSOCIATES HAS PURCHASED MORE THAN \$36 BILLION IN CONSUMER DEBT CLAIMS FROM OVER 130 SELLERS. HOW DID WE BECOME ONE OF THE NATION'S LEADING DEBT PURCHASERS?

We buy all types of consumer debt.

- Credit Card
- Installment
- Lines of Credit
- Auto Deficiency
- Auto Secured
- Telecom
- Utility
- Medical
- Retail
- Judgment

And we buy it at any point in the recovery cycle: Fresh charge-off. Primary, secondary or tertiary agency recall. Out of statute. Warehouse. Even bankruptcy.

Have a large inventory? No problem.

With our strong balance sheet and access to significant bank funding, we can buy portfolios of any size—in a forward flow arrangement or as a single transaction. And we'll quote you a purchase price within 48 hours of receiving the required data.

You'll never regret selling us your debt.

What sets PRA apart from other debt purchasers is how we collect the debts we buy.

Every PRA employee goes through an extensive six weeks of training that includes segments on FDCPA and state collections law compliance.

That means your customers are treated the same way you would treat them—professionally, courteously, compliantly and without harassment.

And since we'll typically never resell your debt, the only worry you'll have is none at all.

Your work is practically done.

Having purchased over 1,100 portfolios, our staff and systems are set up so you don't have to do much work at all to service your sold accounts. We rely on our collectors to collect the accounts, not on the hand holding of your staff.

For instant liquidity and peace of mind, sell your debt to PRA.

Contact Chris Graves or Claire Arndt to see how we're giving debt collection a good name.

CONTACT INFORMATION

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