



# Frequently Asked Questions

## Our Teams

### Who do I contact regarding questions on my accounts?

Our New Account Management (NAM) team is responsible for staging and entering all accounts received via email, fax or mail. Once the account is entered into our system, the NAM team is also responsible for ensuring the data passes through quality assurance.

Our Client Services team provides support to our internal teams and acts as a liaison between consumer requests and you, our client. The Client Services team can assist you with:

- Missing information follow-up
- Statement questions
- User name and password assistance
- Account questions
- Settlement approval
- Consumer disputes (supporting documentation required)
- Direct payment verification

Our Support Services team ensures we are meeting the guidelines set for by various regulations. Our Support Services team can help you with:

- Verification of accounts and status to the former residents
- Consumer disputes
- Bankruptcy notices
- Legal documents you receive on a collection file we have in our office

Our Legal team manages our network of attorneys. Our Legal team can help you with:

- Status of an account currently with attorney
- Reviewing a file for suit
- Legal process questions
- Legal documentation questions



4620 Woodland Corporate Blvd.  
Tampa, FL 33614  
[hunterwarfield.com](http://hunterwarfield.com)

### Contact Information New Account Management

813-283-4403 fax  
[nam@hunterwarfield.com](mailto:nam@hunterwarfield.com)

### Client Services

877-486-8927 phone  
813-283-4404 fax  
[clientservices@hunterwarfield.com](mailto:clientservices@hunterwarfield.com)

### Support Services

813-283-4009 phone  
813-283-4453 fax  
[supportservices@hunterwarfield.com](mailto:supportservices@hunterwarfield.com)

### Legal

813-283-4514 phone  
813-283-4443 fax  
[consumerlegal@hunterwarfield.com](mailto:consumerlegal@hunterwarfield.com)

## Claim Management

### What documentation is required to place an account?

- Required:
  - Signed Contract or Agreement
  - Final Account Statement/Ledger
- Suggested supporting documentation:
  - Applications
  - Detailed Invoices
  - Guarantor Agreement
  - Tenant Release form
  - Judgment paperwork
  - Correspondence with the consumer
  - Photos

### What accounts can I send to collections?

Hunter Warfield is able to accept accounts over \$100 and less than two years from last charge date. Due to potential liability, it is important to remove any account that has been with another agency/attorney, contains accelerated billing or contains collection charges.

If you are using a bond company, or feel your accounts have any other special requirement (including the above), please discuss with your account representative.

### What should I expect when placing an account for collection?

All accounts placed with Hunter Warfield go through a screening process to ensure accuracy, compliance and recovery potential. This screening may include the following:

- Data and field review
- Address search
- Phone search
- Bankruptcy and Deceased scrub
- Scoring

The time needed to screen the accounts can vary based on placement method and complexity of the account. Once screened, an initial demand letter will be sent on all qualified accounts to begin the collection process. You will be notified of any significant occurrences once the collection process has begun.

### I sent an account to collections. How do I know you received it?

Once an account is placed and reviewed by our quality assurance team, you will receive a confirmation of account document via email or fax (based on your preferred method of contact). The confirmation is sent 7-10 days after the account is placed.

### I received a payment directly after placement into collections, what do I do now?

Before accepting payments, please be aware of your company guidelines for handling payments after placement for collection. If you agree to accept payment, we request that you do not discuss any future arrangements with the consumer. It is important to notify Hunter Warfield once payment is accepted to ensure compliance with FCRA and FDCPA guidelines. This can be done through our client portal, emailing [clientservices@hunterwarfield.com](mailto:clientservices@hunterwarfield.com) or

by calling 877-486-8927.

Include the following:

- Name of the consumer
- Amount being paid
- Type of payment
- Date Received
- Updated balance

### Our consumer paid me directly, but we are unable to accept the payment. What do I do now?

No problem! Send the check directly to Hunter Warfield at 4620 Woodland Corporate Blvd, Tampa, FL 33614 for us to process. Even though the check has been made out to you, we are able to process it as we have ownership of the account placed with our office.

### What if a consumer calls me after the account has been turned over for collection?

Inform the consumer that the matter is "out of your hands" and refer them to our Collection Team at 866-494-9902. If the consumer has been reported to the credit bureaus, we will take care of securing payment and updating their records accordingly. Please do not discuss the account with the consumer.

### What if I have a concern regarding a particular account?

Account details can be found within our account lookup page. Should you have any questions regarding a particular account, feel free to contact our Client Services team at [clientservices@hunterwarfield.com](mailto:clientservices@hunterwarfield.com) or 877-486-8927.

### Will you settle my accounts for less than what is owed?

No settlements will be taken without some form of prior written consent from our clients.

We encourage our clients to provide blanket settlement authority during the initial client setup process. This policy helps to increase overall recovery by offering the consumer additional motivation to pay. It is important to give our collectors flexibility to negotiate during a conversation with your consumer. There are no assurances that additional conversations will take place once the current call ends.

Blanket settlement authority can be customized for each client. Although your account executive will offer a suggestion, the final decision is up to you.

### What do I do if I receive a bankruptcy notice?

If you receive a bankruptcy notice after an account is placed with our office, please email them to our Support Services Team, [SupportServices@hunterwarfield.com](mailto:SupportServices@hunterwarfield.com).

### How do I handle a dispute from my consumer sent directly to our office?

Inform the consumer that the matter is "out of your hands" and refer them to our Collection Team at 866-494-9902. If the consumer has been reported to the credit bureaus, we will take care of securing payment and updating their records accordingly. Please do not discuss the account with the consumer.

## **What is an affidavit and why does it need to be completed?**

Affidavits and the like are necessary, depending on the jurisdiction, to either properly file a lawsuit or to be able to enter a default judgment where the consumer is served but does not answer. In some states, the lawsuit is not complete without the completed affidavit prohibiting the attorney to proceed with suit. Even in states where suit can be filed without the completed affidavit, a default judgment will not be able to be entered without the completed affidavit.

## **I just received a Suit Authorization form.**

### **Why do you want to file a lawsuit?**

We may recommend suit when all other options have failed. Prior to this recommendation, we have thoroughly screened the account to increase our likelihood of collection through this legal process. If you receive this form, it is because we feel it is in your best financial interest to proceed. If you agree, please sign and return immediately. By signing, you are reaffirming that the charges are accurate to the best of your knowledge.

As always, we are here to answer any questions and assist you in making an educated decision. Direct these questions to our Legal Department at 813-283-4514 or [consumerlegal@hunterwarfield.com](mailto:consumerlegal@hunterwarfield.com).

## **How do I find out the status of my accounts?**

The easiest way to find your account status is to log into our client center at [www.hunterwarfield.com](http://www.hunterwarfield.com). We have a number of reports and account details available help you in this area.

As always, we are here to answer any questions regarding our website. Direct these questions to our Client Services department at 877-486-8927 or [clientservices@hunterwarfield.com](mailto:clientservices@hunterwarfield.com).

## **Reporting**

### **What types of reports are available for accounts I have placed with you?**

Our client portals contains a number of reports that should meet your specific need. If they do not, please contact your assigned representative or Client Services (877-486-8927 or [clientservices@hunterwarfield.com](mailto:clientservices@hunterwarfield.com)) to discuss.

#### **Available Reports:**

- Client Inventory - Detailed inventory and status of all accounts
- Lifetime Detail - Monthly summary of total placement and collection
- Group Analysis - Lifetime comparison of branches within your organization
- Client Performance - Bi-annual comparison of placement trends

### **Why are my rates slightly higher on specific transactions when I receive my statements?**

A portion of our collection may be by credit card or automated payment. Hunter Warfield is charged fees associated with these transaction types. We share the cost of these transaction expenses with you as the charges are not actual monies collected for that account.

## **Accounting**

### **When do I get paid for collections you have made on our accounts?**

Remittance checks for all payment activity during the previous calendar month are sent out between the 18th - 20th of each month. You are also able to view your statements in our accounting center. If we have not received any payment activity during the month, a statement will not be generated.

### **Who do I contact with questions about an invoice, statement or check I received?**

Should you have any questions, feel free to contact our Client Services team at [clientservices@hunterwarfield.com](mailto:clientservices@hunterwarfield.com) or 877-486-8927.

## **Best Practices**

### **When should I place a new account with Hunter Warfield?**

When you should place an account is relative to the actions you take internally to collect. Once all reasonable actions are complete, accounts should be referred immediately. As an account sits with no additional effort, the likelihood of recovery reduces significantly.

As a creditor, it is important to adhere to the policies set by you or your organization. Hunter Warfield finds that most problems occur when special cases are created for an account to not adhere to internal best practices. If you would like to discuss what is best for your specific company, please reach out to your Account Executive. They are trained in best practices across the industry.

### **How can I increase my chance of recovery?**

Collection rates can vary widely by portfolio. On average, nationwide recovery rates tend to start very low and decrease over an extended period of time. Some of the leading causes of debt, like economy and demographics, are out of your direct control. On the other hand, there are steps you can take to help improve your chances of recovery both before and after the consumer becomes delinquent.

- Gathering comprehensive information during the application stage, including employer information and emergency contact, will help locate your consumer after move-out.
- Adhering to internal best practices for screening will reduce your risk by removing potential problems before they occur.
- Keeping complete and accurate supporting documentation on your consumer will reduce the possibility of dispute to the amount due.
- Implementing consistent recovery policies will ensure you are taking the necessary steps, at the appropriate time, to maximize recovery. Acting quickly, and with purpose, is one of the most important factors in successful recovery.
- Be assertive, but also fair. Any unnecessary friction between you and the consumer can ultimately shut down collaborative communication for everyone.

It is recommended to either turn over an account within 30 days, or once you believe all reasonable internal efforts have been exhausted. Financial problems tend to get worse far more often than they get better. Any idle time, or a period of time with no recovery action, will cost you money in the end.