CITY OF HOLLYWOOD

FLORIDA

REQUEST FOR PROPOSAL

RFP No.—4410-14-RD
Debt Collection Legal Counsel

For

Past Dues Fees and Fines

APPLICANT: MCO FINANCIAL SERVICES, INC

DUNS #: 057-726099

EIN #: 46- 1510022

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Executive Summary;

We would like to thank the City of Hollywood officials, that brought to fore this collection proposal, the intent of the proposal is to solve the problem of citizens that would not pay their bills, business taxes, fines, alarm system fees & collection of judgment obtained by the city of Hollywood. We all know that time are tough, but the CoH must continue to function, without fund from the general public it will be difficult, for CoH to meet its obligation to the citizenry.

MCO, financial is not only a collection agency, but also Revenue Enhancement organization, we can assist City of Hollywood to enhance their revenue, not only to collect, all outstanding aged unpaid utility bills or all unpaid local taxes, or the uncollected code enforcement fines, or unpaid emergency alarm system fines, most importantly, the collection on judgment obtained by the city of Hollywood. We are quite aware that the delinquent accounts are numerous; we are more than prepared to give the challenge a big fight.

MCO Financial services, Inc, is located in the city of Atlanta, Ga on the border line with City of College Park, we are very closed to Hartsfield International Airport , the most busiest Airport in the world. We are guided by simple philosophy routed in one single word "Respectful & Courteous Services'.

We are capable, as a collection company in meeting our clients' needs through innovative programs and responsive management. We have a totally committed staffs that are fully ready to kick start your account portfolio, what we are only waiting for, is the opportunity.

We are qualified to develop a working relationship with CoH, we are not promising that there would not be bumps along the road of our relationship, we would work together to resolve whatever problem come along the way. As a testimony to our character, we will comply 100% with FCDPA rules.

We are an organization, with parent organization, our original business is in Healthcare, our name is Alpha Nursing Services, Ins, & Alpha Healthcare Systems, Inc , we have seven branches in Georgia, we have almost 200 employees working for all our conglomerate. We had a major contract with the biggest county in Georgia, which is Fulton County; copy of the contract is attached for your perusal.

Mr Saheed Ashogbon , is our President/Ceo, he will be responsible to sign any contract , CoH or any City or State Or Federal Govt.

We will save the City of Hollywood tons of money by letting professional collector, handle this aged services accounts, we will use a modern skip tracing tools to locate the city debtors ,some of the debtor we, are sure will be running back to seek solace with city by trying to make payment arrangements . We have spent the past few years honing our skills and researching the best ways to help debtors find ways to repay at least a portion of their debts. Collections services now extend past written-off accounts, and are benefiting business with newly delinquent accounts as well. The convenience of having a third party available to deal with credit reporting practices, collection of accounts, and managing customer information has made the collections industry one of the fastest growing in the country

Problem Statement:

As a new fiscal year begins, the latest state budget estimates continue to show that states' ability to fund services remains hobbled by slow economic growth. The budget gaps that states have had to close for fiscal year 2014, the fiscal year that begins July 1, 2013, total $55 billion in 31 states. That amount is smaller than in past years, but still very large by historical standards. States' actions to close those gaps, in turn, are further delaying the nation's economic recovery.

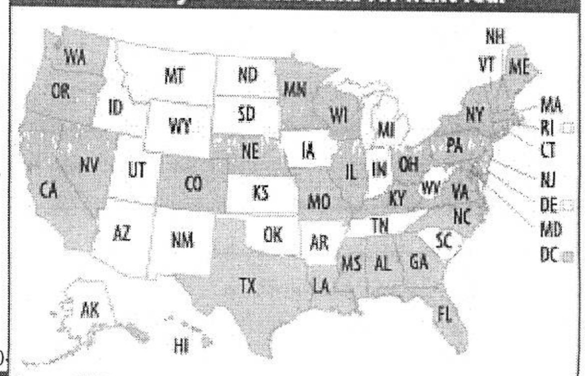
The budget gaps result principally from weak tax collections. The Great Recession that started in 2007 caused the largest collapse in state revenues on record. Since bottoming out in 2010, revenues have begun to grow again but are still far from fully recovered. As of the first quarter of 2012, state revenues remained 5.5 percent below pre-recession levels, and are not growing fast enough to recover fully soon.

Meanwhile, states' education and health care obligations continue to grow. States expect to educate 540,000 more K-12 students and 2.5 million more public college and university students in the upcoming school year than in 2007-08. And some 4.8 million more people are projected to be eligible for subsidized health insurance through Medicaid in 2012 than were enrolled in 2008, as employers have cancelled their coverage and people have lost jobs and wages.

Consequently, even though the revenue outlook is trending upward, states have addressed large budget shortfalls by historical standards as they considered budgets for 2013. The vast majority of these shortfalls have been closed through spending cuts and other measures in order to meet balanced-budget requirements. As of publication all but five states have enacted their budgets, and those five will do so soon. To the extent these shortfalls are being closed with spending cuts, they are occurring on top of past years' deep cuts in critical public services like education, health care, and human services.

The additional cuts mean that state budgets will continue to be a drag on the national economy, threatening hundreds of thousands of private- and public-sector jobs, reducing the job creation that otherwise would be expected to occur. Potential strategies for lessening the impact of deep spending cuts include more use of state reserve funds in states that have reserves, more revenue through tax-law changes, and a greater role for the federal government.

Figure 1
31 States Have Addressed or Have Projected Shortfalls for Next Year



Source: CBPP survey

Center on Budget and Policy Priorities | cbpp.org

Our survey of state fiscal conditions shows that:

States, Counties & Cities continue to face a major fiscal challenge. Thirty-one states projected (and in most cases now have closed) budget gaps totaling $55 billion for fiscal year 2013. These shortfalls were all the more daunting because states' options for addressing them were fewer and more difficult than in recent years. Temporary aid to states enacted in early 2009 as part of the federal Recovery Act was enormously helpful in allowing states to avert some of the most harmful potential budget cuts in the 2009, 2010 and 2011 fiscal years. But the federal government allowed that aid to largely expire at the end of fiscal year 2011, leading to some of the deepest cuts to state services since the start of the recession. Far from providing additional assistance to states, the federal government is now moving ahead with spending cuts that will very likely make states' fiscal situation even worse.

State finances are recovering, but slowly. The shortfall totals for fiscal year 2013 are smaller than the totals from the last few years. But they remain large by historical standards, as the economy remains weak and unemployment is still high. (Note that even if economic improvement accelerates, state fiscal recovery tends to lag recovery in the broader economy.)

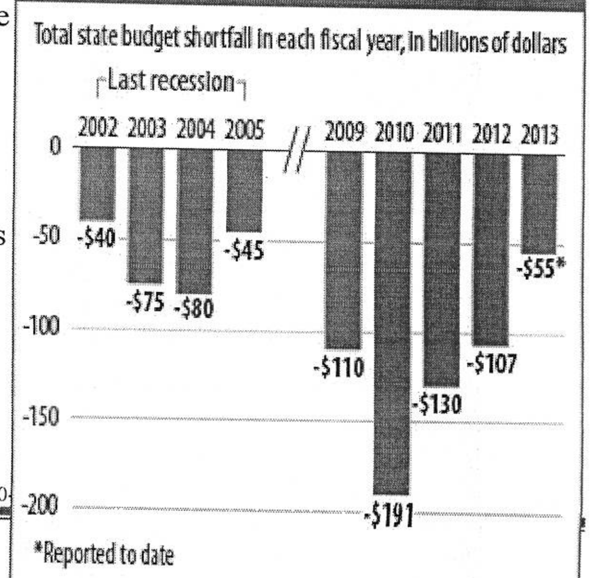
The shortfalls that states have projected for fiscal year 2013 are in addition to the more than $540 billion in shortfalls that states have closed over the past four years

State Budget Shortfalls in 2012 and 2013

States already have addressed extraordinarily large shortfalls as they developed and implemented spending plans for fiscal years 2009, 2010, 2011, and 2012. Shortfalls are the extent to which states' revenues fall short of the cost of providing services. Every state except Vermont has some sort of balanced-budget law. So the shortfalls for 2009 through 2012 — which totaled more than $540 billion combined — have already been closed through a combination of spending cuts, withdrawals from reserves, revenue increases, and use of federal stimulus dollars. The substantial shortfalls projected for FY2013 have also been largely closed.

Figure 2 compares the size and duration of the shortfalls that resulted from the recession during the first decade of the 2000s to shortfalls reported to date following the onset of the latest recession. In the early 2000s, as in the early 1990s and early 1980s, state fiscal problems lasted for several years after the recession ended. The same has proven to be the case this time. The most recent recession was more severe — deeper and longer — than the previous one. State fiscal problems also have proven to be worse and are likely to remain so for the foreseeable future.

Figure 2
Largest State Budget Shortfalls on Record



Source: CBPP survey, revised June 2012.
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States' fiscal conditions are improving along with the broader economy. But states are coming out of a very deep hole. Figure 3 illustrates the magnitude of the problem. State revenues have begun to rebound. State tax intake grew 8.3 percent in the 12-month period ending in June 2011 — the 2011 fiscal year for most states. This encouraging growth offers a glimmer of hope that states are beginning to climb out of the fiscal hole caused by the recession. Unfortunately, that hole was so deep that even if revenues continue to grow at last year's rate — which is highly unlikely, as explained below — it would take *seven years* to get them back on a normal track.

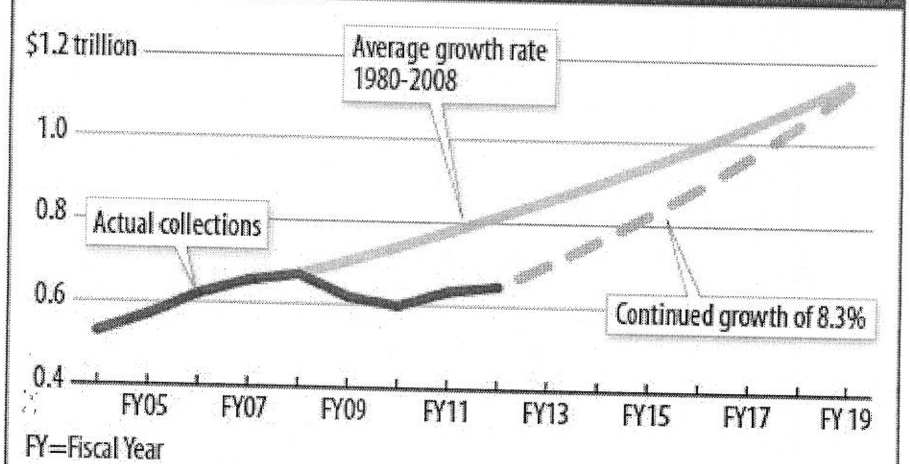
In other words, revenues probably won't come close to what states need to restore the programs that they cut during the recession unless states raise taxes, at least temporarily, or receive additional federal aid while the economy slowly recovers. As noted below, additional federal aid is unlikely.

Figure 3 shows how much states would be collecting if revenues had not dropped sharply due to the recession but instead had continued to grow at their historical rate of 5 percent. (The 5 percent rate is based on actual collections between 1980 and 2008, with adjustments for projected inflation and GDP growth.) It also shows that, at the 2011 rate of 8.3 percent, revenues wouldn't get back on a normal track until 2019.

State tax collections typically grow faster than normal after a recession as they recover from a reduced base. But states haven't seen sustained growth at an 8.3 percent level since the 1960s. Already, revenue growth for 2012 has slowed compared to 2011. Preliminary figures show growth of about 4 percent for the most recent quarter.

Figure 3

Continued Growth of 8.3% Per Year Would Not Restore Losses from Recession Until Fiscal Year 2019



Source: CBPP calculations using NASBO revenue data.

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Beyond simply coming out of a deep hole, states face major obstacles that will slow their fiscal recovery. One is the shifting role of the federal government. It allowed emergency aid to states to largely expire at the end of fiscal year 2011, leaving states with fewer options to address their still substantial budget shortfalls in fiscal year 2012 and beyond. Moreover, the federal government has been moving ahead with spending cuts that will very likely reduce ongoing federal funding for state and local governments and make state fiscal conditions even worse.

Another major obstacle to recovery is sluggish economic growth. Unemployment remains above 8 percent, and many economists expect it to stay at high levels throughout 2014 and beyond. Continued slow job growth will restrain the rise in state tax receipts. This is especially true for the sales tax. High unemployment and economic uncertainty, combined with households' diminished wealth due to fallen property values, will continue to depress consumption, keeping sales tax receipts at low levels. If, as in past recessions, the incomes of the wealthy recover faster than those of low- and middle- income individuals and families, this would mitigate somewhat the effect of a sluggish job market on tax receipts, especially in states with progressive income taxes. Beyond depressing state revenue collections, the weak economy increases demand for Medicaid and other essential services that states provide. These factors suggest that state budget gaps will continue to be a problem for states for some time to come.

Estimates from the states, although incomplete, are consistent with this outlook.

Thirty-one states have addressed or are addressing shortfalls totaling $55 billion for FY2013, the fiscal year that begins July 1, 2012 (See Table 1). [3] These totals may be down somewhat from the daunting budget gaps of the last several years, but they are still very large by historical standards, especially four years after the recession ended.

There are factors that could make it particularly difficult for states to fully recover from the current fiscal situation. For example, housing markets have been slow to fully recover; their decline has depressed consumption and sales tax revenue as people refrain from buying furniture, appliances, construction materials and the like. The weakness in the housing market has also depressed property tax revenue, which largely funds schools and local governments. Property tax collections were 3.5 percent *lower* in the 12-month period ending in December 2011 than in the previous 12 months. This places a strain on local governments' budgets and makes it more likely that they will look to states to help them sustain funding for local services like education and police and fire protection. Of course, an unexpected acceleration in the economic recovery could speed the pace of state fiscal recovery.

Some states initially were not affected by the economic downturn, but the number has dwindled over time. Resource-rich states — such as New Mexico, Alaska and Montana — saw revenue growth in the beginning of the recession as a result of high oil prices. Later, however, the decline in oil prices affected revenues in these states. The economies of a handful of other states have so far been less affected by the national economic problems. Only two states, North Dakota and Montana, have not reported budget shortfalls in any of these years. One other state — Alaska—faced shortfalls in fiscal year 2010 but has not projected gaps for subsequent years.

The Consequences of Shortfalls

In states facing budget gaps, the consequences are severe in many cases — for residents as well as the economy. To date, budget difficulties have led at least 46 states to reduce services for their residents, including some of their most vulnerable families and individuals.[4] More than 30 states have raised taxes to at least some degree, in some cases quite significantly.

If revenues remain depressed, as is expected in many states, additional spending and service cuts are likely. Indeed, a number of states have made substantial cuts to balance their budgets for fiscal year 2013. While data are not yet available that would show the mix of state actions to resolve their budget gaps for 2013, the data through 2012 show that states have enacted more and more spending cuts every year since 2008. Federal aid and state tax increases have played diminishing roles in addressing the gaps, as the emergency federal aid ended and the elections of 2010 changed the political leadership in a number of states.[5]

Spending cuts are problematic during an economic downturn because they reduce overall demand and can make the downturn deeper. When states cut spending, they lay off employees, cancel contracts with vendors, eliminate or lower payments to businesses and nonprofit organizations that provide direct services, and cut benefit payments to individuals. In all of these circumstances, the companies and organizations that would have received government payments have less money to spend on salaries and supplies, and individuals who would have received salaries or benefits have less money for consumption. This directly removes demand from the economy.

Tax increases also remove demand from the economy by reducing the amount of money people have to spend. However, to the extent these increases are on upper-income residents, that effect is minimized. This is because these residents tend to save a larger share of their income, and thus much of the money generated by a tax increase on upper income residents comes from savings and so does not diminish economic activity. At the state level, a balanced approach to closing deficits — raising taxes along with enacting budget cuts — is needed to close state budget gaps in order to maintain important services while minimizing harmful effects on the economy.

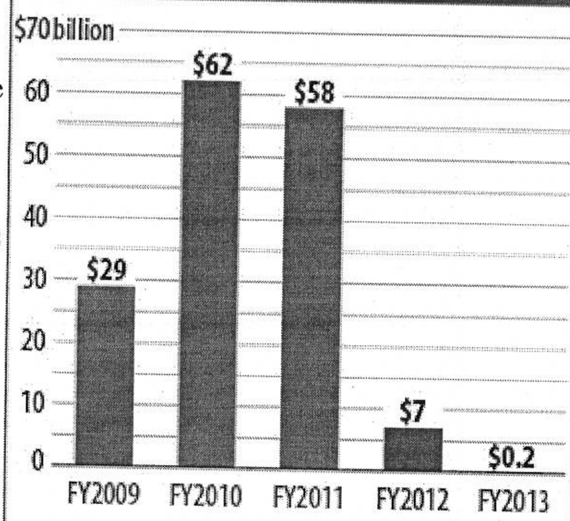
Ultimately, the actions needed to address state budget shortfalls place a considerable number of jobs at risk. The roughly $55 billion shortfall that states have faced for fiscal year 2013 equals about 0.36 percent of GDP. Assuming that economic activity declines by one dollar for every dollar that states cut spending or raise taxes, and based on a rule of thumb that a one percentage point loss of GDP costs the economy 1 million jobs, the state shortfalls projected to date could prevent the creation of 360,000 public- and private-sector jobs next year.

The Role of the Federal Government

Federal assistance lessened the extent to which states needed to take actions that further harmed the economy. The American Recovery and Reinvestment Act (ARRA), enacted in February 2009, included substantial assistance for states. The amount in ARRA to help states maintain current activities was about $135 billion to $140 billion over a roughly 2½-year period — or between 30 percent and 40 percent of projected state shortfalls for fiscal years 2009, 2010, and 2011. Most of this money was in the form of increased Medicaid funding and a "State Fiscal Stabilization Fund." (There were also other streams of funding in the Recovery Act flowing through states to local governments or individuals, but these will not address state budget shortfalls.) This money reduced the extent of state spending cuts and state tax and fee increases.

In addition, H.R. 1586 — the August 2010 jobs bill — extended enhanced Medicaid funding for six months, through June 2011, and added $10 billion to the State Fiscal Stabilization Fund. Even with this extension, federal assistance largely ended before state budget gaps had fully abated. The Medicaid funds expired in June 2011, the end of the 2011 fiscal year in most states,[6] and states had drawn down most of their State Fiscal Stabilization Fund allocations by then as well. So even though significant budget gaps remained in 2012, there was little federal money available to close them. Partially as a result, states' final 2012 budgets contained some of the deepest spending cuts since the start of the recession.

Figure 4
Few Recovery Act Funds (Including August Extension) Available After 2011



Source: CBPP analysis using data from U.S. Department of Health and Human Services, U.S. Department of Education, and Congressional Budget Office.

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One way to avert these kinds of cuts, as well as additional tax increases, would have been for the federal government to reduce state budget gaps by extending the Medicaid funds for as long as state fiscal conditions are expected to be problematic. But far from extending this aid, federal policymakers are moving ahead with plans to *cut* ongoing federal funding for states and localities, thereby making state fiscal conditions even worse. The federal government has already cut non-defense discretionary spending by nine percent in real terms since 2010. Discretionary spending caps established in the federal debt limit deal this past summer will result in an additional six percent cut by the end of the next decade. The additional cut by the end of the next decade would grow to 11 percent if sequestration — the automatic, across-the-board cuts also established in the debt limit deal — is allowed to take effect.

Local governments are caught in an unprecedented squeeze, according to a new report. State aid and property taxes, which together account for more than half of local revenues, are dropping simultaneously for the first time since 1980, according to "The Local Squeeze" by the Pew Center on the States. The one-two punch could not have come at a worst time — just as states and local governments are slowly recovering from the Great Recession. Local governments are being squeezed for revenue even as demand for government services rises, driven by continuing high unemployment, population growth and other factors.

The report details the extent of the squeeze on local governments. State aid, which funds nearly one-third of local government budgets, fell by $12.6 billion, or 2.6 percent, in fiscal year 2010, the most recent year for which comparative data are available. That trend is continuing, with 26 states reporting cuts in local government funding in 2011 and 18 states so far in 2012.

Property taxes — the other side of the squeeze —is shrinking, too. Those taxes, which amount to 29 percent of local government revenues, have dropped after the collapse of real estate prices during the recession. In 2010, according to the report, property tax revenues were $11.9 billion, or 2.5 percent, lower than the year before, the largest decline in decades. Property taxes also fell in 2011 and are expected to decrease further in 2012 and 2013.

Local governments have responded by cutting services and jobs. The Pew report offers a sobering conclusion: "The local squeeze will be felt for years to come."

Sources of revenue

Some revenue streams, such as income tax, are common to all three governmental levels - but their proportion varies as a taxed source. The latest figures can be obtained from the US Census website (http://www.census.gov/govs/www/cog2002.html).

Local governments'

Most local government authorities rely heavily on intergovernmental transfers (more so for smaller units than larger ones), property taxes, charges (that usually cover the cost of services provided for the charges) and miscellaneous income used at the local level in all states. Because of its immobility, real property is the major tax base. However, tax protests have been very effective in putting limits on property taxes. Other revenue sources, such as income and sales taxes, are not evenly available because states generally prefer to keep this revenue stream for themselves.

In general, local government responsibilities have increased but their own revenue sources have not kept pace. For this reason intergovernmental transfers have filled the void. These revenues, however, generally appear to have peaked by the 1980s, leading to local government struggle to locate other revenue sources. Revenue patterns vary by local government type, diversity of purpose, delegated authority and outside financing.

Counties and municipalities are general purpose units (as opposed to special districts that are limited to specific purposes and revenue sources related to them) that have the broadest range of revenue sources. They rely for the most part on property taxes and charges, intergovernmental transfers, sales and income tax. Townships, a general purpose category of small government units used in 20 states, rely more on property taxes than counties or municipalities, except in the states of the New England region where they are indistinguishable from municipalities.

School districts are the primary recipients of intergovernmental transfers. They also use property taxes and to a lesser extent, charges. Special districts tend to rely on three sources: charges, property taxes and intergovernmental transfers. The character of the special districts determines their sources. They charge for services. When desired, by federal or state governments, they also are funded by transfers. Others are also funded by property taxes, including school districts.

As local governments are so heavily dependent on intergovernmental transfers, especially from state governments, any reduction in the amount of such transfers can result in serious consequences for local government revenue. Despite this fact, the trend is for declining state support and receding federal aid.

This trend started with the Reagan era and has continued ever since. To illustrate the dimension, during the 10 years of the Reagan-Bush era, federal funding of urban programs was reduced by almost 70%. The degree to which state aid has substituted for the void created by the loss of federal support has varied. Some states barely increased support while others initially increased support and then reduced it because of concerns over balancing their own budgets. As a result, cities are expected to do more with less. This is the result of the New Federalism put forward in the Reagan era that has essentially reordered the relationship between the three main levels of government by turning back the tide set forth in 1933 by Roosevelt's New Deal.

Cities

The common trend for cities since the 1980s has been one of declining federal support - from the Reagan Administration period to the present day. This has caused them both to search for new sources of revenue and to increase reliance on existing sources of revenue. Property tax is a common staple. The various strategies undertaken by cities attempting to manage in the changed environment has been influenced by their historic practices as well as by the constraints under which they are forced to maneuver - most directly, those imposed by their own state governments (as local government is a creature established under state law). The state-imposed constraints vary. Hence, some cities (such as New York City) are more constrained by their state than others. Los Angeles and Chicago, for example, have greater freedom and/or support than New York City. One reason, perhaps, is that New York City has had two major financial debacles requiring state bailouts while the other two have not.

The size of a city also influences what revenue sources are used and in what proportion. The norm is that the larger the city, the more diverse its revenue streams.

For instance, in Minnesota, the state auditor's report found much difference between cities with populations below 2,500 and those above. (See source referenced in recommended reading). As the report noted: cities under 2,500 are much more dependent on intergovernmental revenues (40% versus 29%), with the state as the dominant support resource, than cities above that range. This can be attributed to the narrower revenue base of smaller cities versus larger ones. The larger cities used other revenue streams in Minnesota such as tax increments from tax incremental financing districts, franchise lodging and local sales taxes. In Minnesota, it was found that large cities also used tax incremental financing more than smaller cities.

Another variation is to be found in Texas, the second most populous state in the US after California. Cities in Texas differ from the norm in three ways: they demonstrate less reliance on property taxes (because of public opposition) and more reliance on sales taxes and user fees.

Local revenue sources are failing increasingly to meet certain local needs

The fiscal challenges of American cities are basically structural. This is because local sources alone are insufficient and local government is further being burdened by unfounded mandates - that is, orders imposed by higher levels of government not matched with financial support to implement such orders. In an age where health and pension costs are rising, the imbalance is being felt most acutely. Slow economic growth also means that revenue sources previously relied upon are no longer as productive as they once were. This has led local governments to seek out revenue sources not tapped before, such as nonprofits, and by raising rates on items impacting on select constituents (which dilutes potential for concerted resistance) such as cigarettes and Indian casinos.

Looking to alternative service providers to reduce burdens

Intergovernmental service agreements Such arrangements are not of recent vintage, though the increasing reliance trend is rising. In fact, as revealed by a 1973 survey on behalf of the US Advisory Commission on Intergovernmental Relations, it was found that of 2,375 municipalities some 62 per cent had participated in such arrangements, either formally or informally. At the time 43% of all cities had been involved in the same.

Proposed Solutions:

Local & City governments develop budgets in order to monitor progress toward their goals, help control spending, and predict cash flow. The central challenge that municipal officials face is mapping out the future, something that can never be done with perfect precision. The ever changing fiscal challenges that local governments continue to encounter, make developing effective budgets both more difficult and more important.

Governmental entities continue to face tough fiscal challenges including economic stagnancy, rising costs and underfunded state mandates resulting in expenses far outpacing revenues. Rising mandate costs from the federal and state government combined with an unwillingness to grant other revenue options continue to frustrate municipal officials. As the fiscal crisis continues to impact local government, challenges that are directly linked to this crisis can be identified. These challenges include:

1. The difficulty of balancing local budget realities with decreased revenues, increased service demands and the costs of unfunded state and federal mandates.
2. The dramatic cost of infrastructure and associated costs.
3. The ongoing structural fiscal problems related to pensions

Local revenue decreases caused by decreases in sales, income and real estate tax revenue have strained many local government budgets. In turn, local governments have been forced to closely examine how they spend money on programs and services in order to best meet constituent needs and interests. For example, demands for human services are increasing, while property tax revenues in numerous communities have remained stagnant and funding from the state for these services has decreased. In addition to decreases in revenue and increases in service demands, local governments must adhere to numerous state and federal requirements that are not necessarily accompanied by funds from the state or the federal government.

As revenues decrease at the state and local levels, the quality and sustainability of infrastructure, such as roads, bridges, water, and sewage systems are at stake. Due to the depletion of federal funding and the federal government's focus on the national deficit and debt, it has become increasingly possible that states will bear more responsibility in the future for highway and bridge infrastructure maintenance. The ability to maintain local roads may be drastically impacted due to a decrease in local revenues. Local public works maintenance initiatives that could be impacted include, but are not limited to, paving, resurfacing, and snow removal. In addition to roads and bridges, there is also substantial concern about water and sewage issues. Local governments are often capable of designing and operating new assets, but many fall short in maintaining older assets. Most infrastructure is also underground and out of sight and suffers from deferred maintenance that is coupled with public distaste for rate increases.

Recent strains on state and local government finances have focused attention on public employee pensions. Pensions are already burdening some governments' budgets, but there is considerable variation based on government type as well as employees covered (e.g., teachers, police, fire, or general employees) and jurisdiction age, population, and employment trends. For most of the past decade, state and local pensions were considered reasonably well funded. However, the recent financial crisis was hard on public pensions, which are on average 60 percent invested in corporate equities. Key issues going forward will be determining how local government employee pension costs affect current municipal cash flows and whether pension funding status is capitalized in local property values. Using property taxes to pay off pension legacy costs thus reduces local income and may compromise voter willingness to pay for services even through the cost of providing these services has not changed.

More than anything, what's needed to guide local governments in the right direction, is a strategy – not a number of short term tactics. A strategic approach must focus on strategic outcomes.. Job creation and economic growth must be the top priority outcomes. Without private sector business growth, the government's ability to deliver the initiatives and services that many citizens have come to rely on is severely hampered.

A strategic approach would require governmental leaders to meticulously assess the value of all governmental activities and to assign priorities directly relating to a well-conceived strategic plan. Also, it would force lawmakers to fully distinguish the difference between funding operational programs and investing government resources in ways that directly nurture economic growth over the long-term. In short, strategic planning requires tough long-term prioritizing, and matching limited, valuable resources to the priorities.

Scope of Services:

A. STATEMENT OF PURPOSE
The City of Hollywood is requesting proposals from qualified law firms to represent it in various collection matters.

B. BACKGROUND

Individuals or entities may have become indebted to the City of Hollywood in a variety of ways, including, but not limited to, the following:

1. Unpaid utility bills. The City of Hollywood provides water and sewer service to customers of the City. Hollywood Code of Ordinances Chapter 51 provides for a fee to be charged for water use. Pursuant to Section 51.142(E) of the Code, unpaid water charges constitute a lien upon the property which consumed the water. Sewer service is provided, and charges provided therefore, pursuant to Chapter 52, Hollywood Code of Ordinances. Pursuant to Section 52.53(G), unpaid sewer charges also constitute a lien upon real property.

Proposed Solution: Even though we are not a legal firm, we are a comprehensive collection company with a lot of experience in collection for city & county governments , we have lists of attorney, we can engage their services, if need be , with our experience, we can collect , what an attorney cannot. Even, if an attorney secures a judgment, it does not qualify him/her to collect from the resident, but with the services of collection agency, we can are sure the city officials, that they will see more cash flow to the city coffers. Unpaid utility bills, the City already have list of judgments obtained, and that does not translate to funds , the reason is that , a collection agency has to use aggressive tactics to collect an aged utilities bill, if not, City of Hollywood , will continue to retain in their books tons of unpaid utility bills. In the last five years, consumers have shifted from their traditional landline phone to mobile phone service. That transformation has contributed to the explosive growth of text messaging, also known as short message service (SMS). Text messaging has gained tremendous popularity first with the younger generations and now with most mobile phone users. It has become the most used data service on mobile phones today. Text messaging found its way into collections in early 2003 when a leading mobile service provider began contacting its subscriber via text message to prompt them to pay their overdue bill. The mobile service provider saw an immediate increase in response rates with 18 percent of the text message recipients responding to the message by contacting an agent to make a payment. Over time, those late payers made their late payments via the IVR self-service channel. We are going to use the same strategy to residents of Hollywood.

2. Local business taxes. Under the authority of Chapter 205, Florida Statutes, the City of Hollywood imposes local business taxes. The collection of delinquent local business taxes and penalties is provided in Fla. Stat. §205.053.

Proposed Solutions: Tax systems exist primarily to raise revenue to fund government operations. Lack of sufficient revenue often results in large budget deficits. Except when short-term fiscal stimulus may be considered appropriate for macroeconomic reasons, deficits generally have undesirable macroeconomic consequences such as crowding out private investment and increasing inflation. Preventing deficits requires good control over both the expenditure and revenue sides of government. The legislated budget must be structured each year to operate strictly within estimates of likely revenue receipts. While this may seem obvious, even these initial conditions for good tax and budgetary policy are not satisfied in a number of cities.
We are proposing to use dialer for this proposed project, we believe it will be more cost effective and it wail reach more of business owners, appealing to them, to help fund city operation by paying their local business taxes.

3. Code enforcement fines. Pursuant to Chapter 162, Florida Statutes, Hollywood has adopted ordinances regarding code enforcement. Properties which are not maintained in conformance with property standards are prosecuted before Special Magistrates, who oftentimes levy fines against property owners who do not bring their properties into compliance. Pursuant to chapter 162, the code enforcement fines may form the basis of actions for money judgments.

Proposed Solutions:
Enforcement compels landlords to improve building conditions.
Code enforcement ensures that multi-family dwellings are owned and managed by responsible individuals, private corporations, or public agencies. When housing code violations are found and not corrected, the government can impose significant penalties upon landlords. While housing code enforcement can remedy substandard living conditions, it can have the negative consequence of displacing low-income tenants when the improvements result in significant rent increases. However, if tenants and their community partners participate in the code enforcement process, they can leverage significant benefits This tool provides a means for tenants to use housing code enforcement as a mechanism to transfer ownership of multi-family dwellings from negligent owners to the tenants or community organizations who will further neighborhood revitalization. It also guides tenant and community participation in code enforcement to prevent resident displacement and ensure that buildings in gentrifying neighborhoods remain affordable.

Code enforcement used in these ways can increase the stock of properties available to the revitalization process. Neighborhood revitalization requires cooperation from existing property owners to improve conditions while maintaining the local character and retaining current tenants. In every community, there will likely be some multi-family property owners (often termed "slumlords") who refuse to participate, preferring to hold properties in substandard and unsafe conditions. The housing code enforcement tool is a mechanism to bring them into the revitalization process either by forcing them to repair and properly maintain their buildings or relinquish ownership.
Code enforcement can slow gentrification and displacement. When a community faces gentrification pressures, this tool can help put a check on those forces by moving ownership of buildings targeted by gentrifying forces into the hands of the community.
We are going use one of the tactics, explained earlier.

4. Emergency alarm system fees. Individuals or entities become indebted to the City of Hollywood with regard to emergency alarm systems in one of two ways. The first is a failure to pay an annual fee for an alarm system permit contrary to Section 93.22, Hollywood Code of Ordinances. The second class of cases is for individuals or entities that have had more than four false alarms in a permit period and are accordingly subject to a mandatory service charge pursuant to Section 93.99, Hollywood Code of Ordinances.

Proposed Solutions:

Local authorities face many decisions in connection with emergency management activities. Unfortunately, the essential nature of emergencies and disasters is that something is going wrong or is about to go wrong. Whether the event springs from an occurrence or imminent threat of widespread or severe damage, injury, or loss of life or property resulting from any natural or manmade cause,[1] the choices that must be made by local officials frequently are not easy to make. Indeed, often the options from which a course of action must be selected are all unpleasant. Sometimes, different plaintiffs will see the same action as wrong for the opposite reasons. We would use a persuasive method to collect Alarm System Fees from those residents that refuse to pay , meanwhile we would advise to operate as "pay as you go " method for the City of Hollywood.

5. Address the collection of judgments obtained by the City of Hollywood's Office of the City Attorney. These would be judgments the City obtains for mortgages, loans and cross claims for foreclosure actions.

Proposed Solutions:

Florida law currently provides a Judgment Holder with 20 years to collect a Judgment. However, unless you take specific steps to secure Judgment Liens on real and personal property, you will be highly limited to specifics actions you can take to collect your Judgment. For example, Florida Law requires the recording of a certified copy of a Judgment in the public records of the county where the Debtor owns real property to perfect a lien on non-homestead real property.

Additionally, you will also need to obtain a Florida Judgment Lien to secure your Judgment Lien on the Defendant's Personal Property. Depending on when the judgment was recorded, the initial lien will be for a period of either seven (7) or ten (10) years. Judgments recorded on or after July 1, 1994 have an initial term of ten (10) years. The term of the lien may be extended for another ten (10) years by, prior to the expiration of the initial term, re-recording a certified copy of the final judgment and simultaneously recording an affidavit with the current name and address of the lien holder. If extended in this manner, the priority position of the lien is unaffected. If the original judgment lien

lapses without filing of an extension, the lien ceases to exist. The judgment creditor may re-record the final judgment at a later time creating a new judgment lien; however, this new lien will not have the same priority as the previous lapsed lien. In other words, it will only have priority over any subsequent liens, and will only be effective as to property held by the debtor at the time the new lien is created.

How do I obtain a Judgment Lien on the Debtor's real property?

There must be real property within the State of Florida against which the lien will attach. The real property must be non-exempt and subject to levy. For example, if the judgment debtor's property is homestead property or owned by the entirety, then it is not subject to levy and the judgment lien will not attach to the property. You can obtain a judgment lien on the judgment debtor's real property by recording a certified copy of your judgment in the real estate records of the county in which the property is located. If a final judgment issues from a court in Hillsborough County, it will affect a lien on non-exempt real property owned by the judgment debtor in Hillsborough County if a certified copy of the final judgment is recorded in the official records thereof. The Hillsborough County court's final judgment will also operate as a lien on non-exempt real property owned by the judgment debtor in any other Florida county if a certified copy of the final judgment is recorded in the official records of that county. Once the judgment is properly recorded, the judgment lien takes priority over any liens recorded at a later date and it maintains that priority so long as the lien exists.

We would collect on judgment accounts, it will take time and extra effort, and we prepared to give it a shot. The efforts we are talking about is not limited to post judgment collections only, it includes discovery in aid of execution, garnishment, levy and execution .

Objectives:

We are not expecting to be paid , if we don't collect, Our compensation is coming out from the fund collected by MCO Financial Services, Inc , either by us or the money paid to City of Hollywood through our effort.

Compensation Rate:

As per our above mentioned statements, compensation will be contingent upon the amount collected

Our Contingent Fees is one third of total money collected.

Our Percentage split in out of court settlement is 25% of total money collected

Our retainer or combination of fees desired is negotiable.

Goals:

Goals are general guidelines that explain what you want to achieve in your community. They are usually long-term and represent state visions such as "protect public social services, health and safety."
Reduce unpaid utility bills.
Improve response and recovery of local business taxes by engaging
Enhance community confidence by persuading the resident to pay for emergency alarm system fees.

Reduce the amount of collection of judgments accounts in the city coffers.

Privatization of services:

in an environment of constraint, there has been more interest in locating ways to control costs while maintaining high quality public services via the route of privatizing public services. The resulting efforts have produced mixed results.

Cities have always contracted for some services. However, cities are now increasing the scope of services to be privatized. There is no uniform pattern because cities have tended to prefer tailored solutions, even though some have looked to others for guidance. Thus, Philadelphia, Atlanta and Chicago all successfully undertook the contracting of services, in different ways, under Mayors Ed Rendell, Bill Campbell and Richard Daley. And under Mayor Stephen Goldsmith, Indianapolis set a leading example where unionized labor was permitted to compete for contracts. Those American cities that have looked to the delivery mechanism of alternative services have illustrated that diversity is the norm.

Conclusion:

Revenue sources for cities are in some cases common basic sources, such as property taxes. In others, sources are more heavily used in some than in others. In sum, US cities illustrate that they are communities maintaining individuality depending on local conditions and dynamics.

TRACEY CAIN-EDWARDS

5301 Elsie Lane Mableton, GA 30126|Email: TraceycainEdwards@gmail.com|Cell:404-246-6706 Office:404-564-3639

EXECUTIVE SUMMARY

Operation Manager

Experienced and high-performing professional, with excellent communication skills offering strong qualifications in collections operations and management. Exceptional skill in evaluating critical business needs. Proven track record of success in optimizing and improving productivity while maximizing bottom-line results. Expert business planning complemented with the skill to rapidly expand, start-up, reorganize and turn around challenges with sound judgment and strategic vision. Equipped with detailed knowledge of documentation and lien laws that govern the transactional relationship between the customer and the company. Renowned as an articulate communicator and master negotiator establishing positive relationships with customers, staff and high-level personnel.

Skills

Customer Service and Satisfaction| Strategic planning and execution| Time management and prioritization| problem resolution| human resources functions| Leadership and team building| Oral and written communication| Dialer launch| Batching Process| FDCPA Certified| Skip Tracing

EDUCATION, PROFESSIONAL REGISTRATION

Political Science, English 4yrs – *Spelman College*
Coursework in Business Management — *Atlanta Metropolitan College*
Management Program — *First Data Corporation*

PROFESSIONAL EXPERIENCE

American Recovery Solution Services – Atlanta, GA 2005-Present
Operations Coordinator/Director of Operations

Manage staff of over 20 collectors, maintain and formulating policies and procedures of daily operations. Demonstrated expertise in managing performance and quality within a blended call center. Ability to look at the big picture and execute the vision with leadership, tenacity and professionalism, while establishing positive relationships with clients, customers and call center staff. Exemplified exceptional work, which resulted in rapid advancement from Operations coordinator to Director of Operations in 2 ½ years, and played an integral role in maintaining and improving performance, quality, increased profit potential and company growth

- ***Highlights & Contributions***:
  - Responsible for obtaining national clients as well as securing local clients such as DeKalb County Water & Sanitation, Atlanta municipal Court Warrants and Several Bonding Agents such as Delta Jet Bonding and Hosea Williams Bail bonds.
  - Reduced profit loss by evaluating and foreseeing potential challenges and implemented reorganization and course of action to continue to have positive profit margins and expansion opportunities.
  - Effectively executed management of both staffing increases and downsizing to ensure maintenance of effective staffing and utilization levels.
  - Effective in conducting weekly performance and revenue reporting to executive partners.

Law Office of Ross Gelfand, LLC – Roswell, GA 1997-2003

Collections Manager/Operations Manager/ Director of Operations
Instrumental in growing call center by 92% between 1997-2003 from 10 employees to 138, solely responsible for site development, start-up and management of 3 additional locations in Roswell, GA. Proven track record of excellent work and business ethics resulted in two vertical promotions between 1997 and 2003 (Collections Manager, Operations Manager, Director of Operations), maintained professional and lucrative relationships with clients such as American Honda, Chrysler Credit, Capital One, Bank of America and the National Attorney Network just to name a few.

- ***Highlights & Contributions*:**

  - Effectively revised and improved daily agent performance reporting which resulted in an 80% reduction in time for entering statistical data entry which led to immediate visible increase to agents KPI and quality performance.
  - Conducted extensive management of outbound/inbound calls of more than 138 collectors, attorneys, Paralegals and administrative staff
  - Primarily and Solely instrumental in the collections of fee dollar revenue growth by approximately 500% by 2003 from $75,000 to $385,000
  - Developed comprehensive checks and balances system that reduced bad check ratio's to less than 1%

Nationwide Credit Inc – Marietta, GA (1987-1991) -(1994-1997)
Collector/Unit Manager/ Collection Manager-Banking & Retail/Student Loan Department
Managed daily operations of call center outbound/inbound calls and loss mitigation. Efficiently used comprehensive knowledge of collections functions and resources to monitor, coach and train collectors on talk offs, gathering full and complete information as well as debt follow-up and closing the deal. Oversaw, managed and evaluated staff of 15 collectors in my department

- ***Highlights & Contributions:***

  - Directed all aspects of strategic planning and execution to enhance profitability, productivity and efficiency throughout the organization.
  - Ensured compliance and surpassed all regulatory compliances standards with regards to the FDCPA
  - Exclusively responsible for procurement and consolidation of National clients such as Nebraska Student Loan Program and Florida Student Loan Program
  - Total control of student loan portfolio with an averaging value of $48mil with a liquidation rate of 23% consistently
  - Effectively and professionally managed clients such as Amex, Citibank, Chase, Bank of America and other commercial accounts building revenue of over $300,000 per quarter

FRANCES .O. EHIMA

36 Old Field Court • Dallas, GA 30157 • (405)219-4907 • Francesagbebaku@yahoo.com

PROFESSIONAL MEMBERSHIP

Nigerian Bar Association (CERT. NO 021115)(November 2009)

EDUCATION

University of Oklahoma College of Law — Norman, OK
L.L.M. International Energy, Natural Resources and Indigenous Peoples — May 2012
Honors: Rocky Mountain Mineral Law Foundation Scholarship Award.
Activities: Energy Law Students Association; Black Law Student Association.

Nigerian Law School — Lagos, Nigeria
Barrister-At-Law — 2008-2009
University of Benin College of Law — Edo State, Nigeria
Bachelors of Law — 2004-2008
Activities: Law Students Association, Student Body Congress Member.

EXPERIENCE

AMNI International Petroleum Development Company — Lagos, Nigeria
Associate (National Youth Service Corp) — April 2010-March 2011

- Drafted and reviewed petroleum contracts.
- Filed and tracked legal documents.
- Drafted letters between in house counsels and communities.
- Took minutes of meetings when necessary.

Legal Aid — Lagos, Nigeria
Legal Aid Council (Youth Leader) — April 2010- March 2011

- Conducted several prison visits to counsel clients on their cases.
- Advised prisoners charged and abandoned in prison due to lack of access to counsel.
- Provided expeditious process for the discharge and acquittal of inmates, due to no prosecution or witnesses.
- Assisted in pro bono services to less privileged groups who fell victim to denial and violation.

Kunle Sofola & Co, Legal Practitioners and Notaries — Lagos, Nigeria
Intern — April 2009-June 2009

- Conducted extensive legal research on numerous issues.
- Drafted pleadings, motions and briefs including motions for summary judgment, discovery requests.
- Attended and observed client interviews, scheduling conferences, depositions and motion hearings.
- Drafted landlord and tenant agreements, assignments, eviction letters and notice of litigation.

Skye Bank Nigeria Ltd — Lagos, Nigeria
Holiday Intern — Nov 2007-Jan 2008

- Account opening officer.
- Marketed bank products and services.

ADDITIONAL INFORMATION

- Strong oral and written communication skill.
- Ability to interact with others and work in a team oriented environment.

Rukayat O. Ashogbon

2780, Feldspar way, Atlanta, GA 30296 • (404)-401-2230 • romaratus@yahoo.com

EDUCATION

University of Georgia, Athens, GA — Expected May 2014
LL.M. Candidate
GPA: 3.5/4.0
Activities: Athens Peer Court, Business Law Society, Environmental Law Society, Georgia Society for International and Comparative Law, Intellectual Property Law Society, Street Law UGA, Women Law Student Association

Georgia State University, Atlanta, GA — August 2013
Bachelor of Science
GPA: 3.46/4.0
Honors: Dean's List
Panthers Retention Scholarship
Activities: International Dean's List Society
American Red Cross

Nigeria Law School, Abuja, Nigeria — November 2009
Barrister-at-Law
Activities: Legal Aid, Member
Moot Court Trial Team
Red Cross

Igbinedion University, Okada, Nigeria — November 2008
LL.B. (HONS)
Thesis: *Homicide under the Nigerian Criminal law*
Activities: Law Student Association
Moot Court Trial Team
Reader's Club
Red Cross

EXPERIENCE

MCO Financial Services — August 2013-Present
Financial Legal Consultant

- Analyze problems and develop solutions for meeting parent company's objectives
- Draft regulatory filings with insurance regulators or SEC and review and file prospectuses
- Improve Organization's profitability and efficiency using legal practice knowledge
- Monitor staff to budget, record hold orders and retention policies, covenant certification processes, legal inventory, knowledge management and business continuation
- Monitor legal and regulatory developments and analyze legally with required execution

City of Atlanta's Solicitors Office — May 2013-August 2013
Head Intern

- Accompanied police officers on responses to distress calls
- Explained the Pre-Trial Intervention Traffic program to pro se defendants
- Reviewed case files for matters pending before the Municipal Court
- Shadowed solicitors and judges
- Visited the Medical Examiners office to evaluate evidence

Alpha Healthcare Systems Inc., Atlanta, GA December 2010- April 2013
Administrative Manager

- Advised solutions for client development strategies, marketing and productivity.
- Drafted and reviewed contractual agreements for bids
- Initiated and implemented incentives for staff to optimize work output.
- Maintained all databases including financial and staff reports
- Negotiated with medical suppliers for clients in need of medical supplies and equipment
- Reviewed company's compliance software agreements
- Visited member companies offices to review employees' and independent contractors' credentials and make recommendations as needed

Kunle Sofola & Co., Lagos, Nigeria
Associate Counsel December 2009- December 2010

- Drafted and reviewed company's contracts, joint-venture agreements, memoranda of associations, articles of associations
- Drafted briefs, divorce petitions, pre-trial motion, discoveries, tenancy agreements, and wills
- Wrote correspondence to clients and co- and opposing counsel

Legal Aid, Lagos, Nigeria
Youth Leader December 2009- December 2010

- Represented indigent defendants charged with a variety of crimes
- Expedited the release of defendants against whom no formal charges were brought through advocacy

Kunle Sofola & Co., Lagos, Nigeria
Intern April 2008-June 2009

- Attended and observed clients interviews, scheduling conference, deposition and motion hearing
- Conducted extensive legal research on numerous issues
- Drafted pleadings, motions and briefs including motions for summary judgment, discovery requests
- Drafted tenancy agreements, assignments, eviction letters and notice of litigation

CERTIFICATIONS
Awaiting-Certified Fraud Examiners (Association of Fraud Examiners)
Barrister and Solicitor of Nigeria
Certificate of Completion (Global Institute for Leadership Development)
Certified Negotiator and Mediator (Association of Negotiators and Mediators)
Certificate of Attendance (Chartered Institute of Arbitrators, UK)

PROFESSIONAL MEMBERSHIPS
Association of Certified Fraud Examiners
Association of Professional Negotiators and Mediators
International Bar Association
Nigerian Bar Association
World Intellectual Property Organization

LANGUAGES: English (fluent), Yoruba (native), and French (conversational)

SKILLS AND INTEREST:

- WestLaw, LexisNexis, BloombergLaw, BloombergBNA, Heinonline, CCH
- Blogger of non-fiction stories, www.ruqiola.wordpress.com or www.ruqiola.blogspot.com
- Reading, especially non-fiction and philosophical books
- Cooking, especially my native food and I love trying new cuisines

RESUME

MICHAEL BROWN
4001 Lakemont Drive, Atlanta, Ga. 30337
Tele: (404) 747-8260
E-Mail: mike7696@gmail.com

PROFILE

Entertainment Marketing Executive *with extensive diversified experiences in all facets and concepts of project development. I have executed promotional and marketing for commercialize advertisement and productions in full media circles such as (television, radio, magazine, etc.). I'm a creative professional who can adept at managing media-marketing, telemarketing, and direct marketing sales. I also have extensive contacts with many entertainers in the entertainment and media world. I'm always seeking an opportunity to apply my talents to any business for career growth.*

ATTRIBUTES

- ❑ PROVEN MARKETING / PROMOTION SKILLS
- ❑ CONSISTENT PRODUCER / QUICK TO LEARN
- ❑ EFFECTIVE COMMUNICATOR / NEGOTIATOR
- ❑ PROACTIVE TEAM LEADER
- ❑ PROFESSIONAL DEMEANOR
- ❑ INTERACT POSITIVELY AT ALL LEVELS

01/2011- Current
Still an Agent

NYM World Group Inc., New York, NY
New Business Marketing Consultant

- Generated new business attending BBB (Better Business Bureau) networks, Country Clubs and Tradeshows canvassing for new business contacts.
- Coordinated advertising campaigns with Account Supervisor & Staff.
- Prepared and organized mailings of media kit packages to clients of interest by email, fax or FedEx.

11/2003 -12/10

J. ALLRICH PRODUCTIONS, Inc. Brooklyn, NY
Marketing Director & Co-Producer

- Developed concepts for new showcases.
- Acquired acts and locations for shows.
- Negotiated and finalized contracts for sponsors.
- Was responsible for establishing and maintaining company image and growth.

06/00 - 12/2010

R.C.L. Enterprises, New York, NY
Marketing Rep.

- Implemented marketing strategies for distribution of party goods and catering services.
- Coordinated events by cross-marketing RCL, giving them tri-state exposure. And providing finger food and Hors d'oeuvre to guess courtesy of RCL Enterprises.
- Exceeded monthly sales quota and operated business within assigned spending budget.

02/2001-11/2003

HEALTH PLUS INSURANCE COMPANY, New York, NY
Marketing Consultant-Rep

- Promoted and marketed low-cost child health insurance.
- Conducted detailed presentations of policy coverage at schools, hospitals, pharmacies, clinics, etc.
- Met or exceeded all assigned monthly sales quotas.

PERSONAL

Highly Creative... Motivated...Persuasive... Problem Solver... Organized... And Focused

EDUCATION

U.S. College, Rancho Cucamonga, CA-**1998–1999 P.I., Lost Prevention**
Platt College, Ontario, CA-**1994–1996 Contract, Criminal, Civil Law**
Valley Stream Community College, Norco, CA-**1989–1990 General Education**

SKILLS

I'm good in using any office equipment such as computers, fax, copiers, scanning, and online social networks, etc.

Excellent references provided upon request.