



# DEFICIENCY COLLECTIONS

SST can complete the servicing cycle through recovery of deficiency balances following the liquidation of collateral. SST provides deficiency collections through its parent company, NCO Group, Inc. (NCO).

## Here are some of the services that SST and NCO can provide:

- **Pursues and recovers deficiency balances** on defaulted consumer receivables on behalf of lenders, trustees, insurance companies and other appropriate parties.
- **Assumes the recovery effort** after liquidation or disposition of collateral.
- **Leverages SST's market leading** end-to-end servicing capabilities and expertise across the credit spectrum.

SST understands that closing the servicing cycle by collecting deficiency balances is crucial to improved portfolio performance. Unlike many servicers who do not offer this capability, SST integrates deficiency collections with its other services to ensure that each client's experience is coordinated and complete.

## Additional benefits include:

- Flexibility and control for a customized deficiency collections approach.
- A proven track record for performance.
- Disaster recovery approach is tested regularly.
- Pricing structure is based on a contingency fee.
- SST's management regularly interacts with our clients' management teams for exception settlement decisioning and operations updates.

## Contact us

To speak with a SST business advisor, please call us at **800-392-8308**, or visit our Web site at **[www.sst-mo.com](http://www.sst-mo.com)**.