

# MBS Financial, LLC

## Commercial Finance Group

P.O. Box 1755 1 N. Jefferson Ave. West Jefferson, NC 28694  
Office: 336-219-0105 Fax: 336-217-8155

### Seller Survey

Amount of Loan:			
Proposed Use Of Funds:			
<b>Business Information</b>			
Business Name:	Phone: ( )	Fax: ( )	
Street Address:	City	State	Zip Code
Email:		Type Of Business:	
<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship		Years In Business:	Tax Id #:
<b>Principal Information</b>			
Name:	Title:	SSN#:	
Street Address:	City	State	Zip Code
Phone: ( )		Fax: ( )	
If Physician, Years Licensed:	State:	License #:	
Name:	Title:	SSN#:	
Street Address:	City	State	Zip Code
Phone: ( )		Fax: ( )	
If Physician, Years Licensed:	State:	License #:	
Is seller originator of accounts? If not, please explain their origin?			
If you did not originate the accounts, when did you purchase the accounts from the originator?			
Do you want to allow your portfolio to be sold on a state-by-state basis?			
What was the original credit quality of the customers of this pool?			
<b>Type Of Sale</b>		<b>Offering Quality</b>	
<input type="checkbox"/> Business Loans <input type="checkbox"/> Equipment Lease <input type="checkbox"/> Equipment Sale <input type="checkbox"/> Commercial Services <input type="checkbox"/> Other If other, please list:		<input type="checkbox"/> Chargeoffs/Deficiencies <input type="checkbox"/> Sub-Performing <input type="checkbox"/> Performing	
If the accounts are performing, do you have a spreadsheet showing the payment activity?			
<b>Servicing</b>			
<input type="checkbox"/> Servicer Released (for performing type receivables)			
Is this a one time sale or is there a forward flow opportunity?			
How much free amount if for sale?		What is number of accounts?	
Explain the method of issuance of the debt instruments. What was the target market? How were the accounts solicited?			
If this is a mixed file, please explain how to differentiate the asset types.			

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Do the accounts have any collateral associated with them? Explain your answer if YES.			
Are you selecting the accounts being queued for sale by any criteria such as balance, absence or existence of a last payment, state or regional location or other attribute?			
Have any credit score tools been used to create this file? If you are not the original seller, can you explain whether you believe that the last seller used credit score methods to create adversely selected accounts for the sale.			
<b>For each portfolio, please explain the number of collection agencies that were used to collect the accounts.</b> <ul style="list-style-type: none"><li>• How many agencies were used PRE-chargeoff and POST-chargeoff?</li><li>• What was the date of each placement?</li><li>• How long was each portfolio at the agency?</li></ul>			
If you need more room, please send on a separate sheet of paper and fax all to us pages to us.			
When were the accounts removed from their last agency?		Was there any legal activity on any of the accounts?	
Are the accounts subject to any contingency/other fees from prior agencies or attorneys?			
Are the accounts subject to a class-action lawsuit?			
Did you send mass settlement letter campaigns to the debtors? If so, what was the discount and what was the deadline/timeframe?			
What was the maximum settlement authority at each agency?			
What is the chargeoff policy? Is there any sort of penalty charge levied on the account at chargeoff?			
What were the approximate interest rates charged on the accounts in this portfolio?			
Does the balance being sold continue to accrue new interest and fees post-chargeoff? If so, please clarify.			
Could you provide the Bill of Sale showing the Chain of Title?			
Was there a re-age policy in effect to provide second-chance opportunities for customers falling delinquent? What set of rules regulated the number of times an account could be 'brought current' and so forth?			
<b>What and how much documentation is available?</b>			
<input type="checkbox"/> Applications % Available:	<input type="checkbox"/> Statements % Available:	<input type="checkbox"/> Check Copies % Available:	
<input type="checkbox"/> Affidavits % Available:	<input type="checkbox"/> Other (Please List) : % Available	<input type="checkbox"/> Files % Available:	<input type="checkbox"/> Payment History % Available:
<b>Are you willing to repurchase non-qualified accounts?</b>			
<input type="checkbox"/> Bankrupt if filing date prior to closing date	<input type="checkbox"/> Fraud	<input type="checkbox"/> Deceased if date of death prior to closing date	
<input type="checkbox"/> Previously Settled	<input type="checkbox"/> Disputed	<input type="checkbox"/> Other, Please List:	

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Would you provide all paperwork to buyer at closing or would they need to request it on an as-needed basis? What is the waiting period for requested documentation?	
In the event a document is not available, would the ISSUER be willing to sign an Affidavit of Balance or Affidavit of Debt?	
Are you able to queue sold accounts so that future inbound calls to you can be redirected to the new purchaser?	
Have the original account numbers been changed or altered in anyway? If so, please explain why they were changed.	
Does your data set include an occurrence date for the first delinquency of the customer to be used for credit bureau reporting purposes?	
Are all the accounts currently being reported in their current status to the credit bureau?	Did you report settlements to the credit bureau?
<input type="checkbox"/> Co-Obligators are reported to bureaus?	
Will you update your trade line with the credit bureau after the sale to reflect their sold status?	
Do you have an expected sale price or a disclosed or non-disclosed minimum reserve? If so, what is it?	
When was the portfolio last scrubbed for bankrupt or deceased accounts?	
<input type="checkbox"/> Check this box if you are willing to scrub accounts prior to sale date to remove bankruptcy and deceased accounts.	

This is only a partial list. More data is preferred, but when it is time to create a data file, make sure your data includes each of the following:

- Account Number
- Chargeoff Date
- Chargeoff Amount
- Last Pay Date
- Primary Obligor Name
- Primary Obligor SSN or Availability
- Last Known Address
- Home Phone Number or Availability
- Work Phone Number or Availability
- Co-Debtor Name
- Date of First Delinquency for FCRA compliance
- Last Use Date (If revolving)
- Open/Create Date
- Credit Line/Open Amount
- For Auto: VIN, Make, Model and Year
- Checks should include all relevant information relating to check date, amount (exclusive of fees), ABA routing and account numbers
- Repossession Date

*I authorize MBS Financial, LLC to obtain any information that may be required concerning the statements contained in this application, and agree that the application will remain the property of MBS Financial, LLC whether or not the lease is granted. I hereby certify that all statements contained in this application are true and complete and are made for the purpose of obtaining credit. I agree to notify you of any material changes in the condition of affairs, and this statement shall be construed by MBS Financial, LLC to be a continuing statement of the condition of the Lessee until written notice of there contrary is received by MBS Financial, LLC. Lessee and principal authorize the release of credit information to the Lessor.*

Signature:

Print:

Date: