

Item # 5-38

**City of Carson City
Agenda Report**

Date Submitted: May 6, 2008

Agenda Date Requested: May 15, 2008
Time Requested: Consent

To: Mayor and Supervisors

From: Purchasing & Contracts

Subject Title: Action to approve the renewal of Contract No. 0304-092 Collection Services with National Business Factors, Inc. to provide collection services from July 1, 2008 through June 30, 2009 at the same prices, terms, and conditions as originally awarded on June 17, 2004

Staff Summary: The 3rd renewal for Contract No. 0304-092 Collection Services with National Business Factors, Inc. expires on June 30, 2008.

Type of Action Requested: (check one)
 Resolution Ordinance
 Formal Action/Motion Other (Specify)

Does This Action Require A Business Impact Statement: Yes No

Recommended Board Action: I move to approve the renewal of Contract No. 0304-092 Collection Services with National Business Factors, Inc. to provide collection services from July 1, 2008 through June 30, 2009 at the same prices, terms, and conditions as originally awarded on June 17, 2004

Explanation for Recommended Board Action: On July 17, 2004 the Board of Supervisors awarded Contract No. 0304-092 Collection Services to National Business Factors, Inc. as the highest responsive and responsible bidder pursuant to N.R.S. Chapter 332 and pursuant to the Board's findings that it is in the public's best interest to accept the bid exception to provide collection services from July 1, 2004 through June 30, 2005 with the option to renew for four (4) additional years subject to negotiation with the following fee structure - thirty percent (30%) contingent upon collection and one dollar and twenty-five cents (\$1.25) per pre-collect letter.

On June 2, 2005 the Board of Supervisors approved the first renewal for Contract No. 0304-092 Collection Services through June 30, 2006 at the same prices, terms, and conditions as originally awarded on June 17, 2004.

On June 1, 2006 the Board of Supervisors approved the second renewal for Contract No. 0304-092 Collection Services through June 30, 2007 at the same prices, terms, and conditions as originally awarded on June 17, 2004.

On April 5, 2007 the Board of Supervisors approved the third renewal for Contract No. 0304-092 Collection Services through June 30, 2008 at the same prices, terms, and conditions as originally awarded on June 17, 2004.

V. G. Pirozzi III, Chief of EMS, has requested that the City exercise its option to renew this contract for year four.

Applicable Statue, Code, Policy, Rule or Regulation: N.R.S. Chapter 332 Purchasing: Local Governments.

Fiscal Impact: N/A

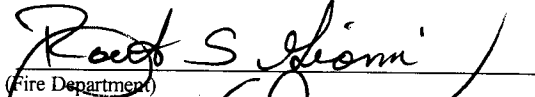
Explanation of Impact: N/A

Funding Source: N/A

Supporting Material: Letter from National Business Factors, Inc., and 4/5/07 Agenda Report

Prepared By: Cheryl Adams, Purchasing & Contracts Manager

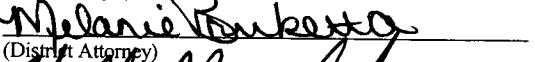
Reviewed By:


(Fire Department)

Date: 5/6/08


(City Manager)

Date: 5/6/08


(District Attorney)

Date: 5-6-08


(Finance Director)

Date: 5-6-08

Board Action Taken:

Motion: _____

1) _____

Aye/Nay

2) _____

(Vote Recorded By)



Your First Choice in Receivables Management

National Business Factors, Inc.

Since 1960

April 21, 2008

Cheryl A. Adams
Carson City Purchasing & Contracts Department
201 North Carson Street
Carson City, NV 89701

RE: Carson City Fire District & Central Lyon County Fire Contract
Renewal Period: July 1, 2008– June 30th 2009

Dear Cheryl,

This Letter is to agree to the same pricing, terms and conditions as awarded in our original bid. This will be for the time period of July 1, 2008 to June 30th, 2009.

Sincerely,

Liesl Barkley
Vice President, Customer Relations

- Bad Debt Collections
- ♦
- Self-Pay Collections
- ♦
- Letter Service
- ♦
- Pre-Collect Service
- ♦
- Commercial Collections
- ♦
- Early Out Programs
- ♦
- Accounts Receivable Cleanup (ARC)
- ♦
- Invoice Management & Control
- ♦
- Automated Billing
- ♦
- In-Service Seminars
- ♦
- Bad Check Electronic Representation (RCK)
- ♦
- Electronic Funds Transfer Service
- ♦
- Off Premises Campaigns
- ♦
- Medical Billing

775.883.3700 Voice 775.887.7058 Fax
969 Mica Drive, Carson City, Nevada 89705



916.843.1920 Voice 916.843.1922 Fax
9845 Horn Road, Ste. 170, Sacramento, CA 95827

**City of Carson City
Agenda Report**

Date Submitted: March 27, 2007

Agenda Date Requested: April 5, 2007
Time Requested: Consent

To: Mayor and Supervisors

From: Purchasing & Contracts

Subject Title: Action to approve the renewal of Contract No. 0304-092 Collection Services with National Business Factors, Inc. to provide collection services from July 1, 2007 through June 30, 2008 at the same prices, terms, and conditions as originally awarded on June 17, 2004

Staff Summary: Contract No. 0304-092 Collection Services with National Business Factors, Inc. expires on June 30, 2007.

CLERK ★
FILED
Time 9:48 am

Type of Action Requested: (check one)
 Resolution Ordinance
 Formal Action/Motion Other (Specify)

APR - 6 2007

By *klm*
Deputy
Carson City, Nevada

Does This Action Require A Business Impact Statement: Yes No

Recommended Board Action: I move to approve the renewal of Contract No. 0304-092 Collection Services with National Business Factors, Inc. to provide collection services from July 1, 2007 through June 30, 2008 at the same prices, terms, and conditions as originally awarded on June 17, 2004

Explanation for Recommended Board Action: On July 17, 2004 the Board of Supervisors awarded Contract No. 0304-092 Collection Services to National Business Factors, Inc. as the highest responsive and responsible bidder pursuant to N.R.S. Chapter 332 and pursuant to the Board's findings that it is in the public's best interest to accept the bid exception to provide collection services from July 1, 2004 through June 30, 2005 with the option to renew for four (4) additional years subject to negotiation with the following fee structure - thirty percent (30%) contingent upon collection and one dollar and twenty-five cents (\$1.25) per pre-collect letter.

On June 2, 2005 the Board of Supervisors approved the first renewal for Contract No. 0304-092 Collection Services through June 30, 2006 at the same prices, terms, and conditions as originally awarded on June 17, 2004.

On June 1, 2006 the Board of Supervisors approved the second renewal for Contract No. 0304-092 Collection Services through June 30, 2007 at the same prices, terms, and conditions as originally awarded on June 17, 2004.

V. G. Pirozzi III, Chief of EMS, has requested that the City exercise its option to renew this contract for year three.

Applicable Statue, Code, Policy, Rule or Regulation: N.R.S. Chapter 332 Purchasing: Local Governments.

Fiscal Impact: N/A

Explanation of Impact: N/A

Funding Source: N/A

Supporting Material: Letter from National Business Factors, Inc., and 6/1/06 Agenda Report

Prepared By: Cheryl Adams, Purchasing & Contracts Manager

Reviewed By: *Raul S. Imani* Date: 3/27/07
(Fire Department)
[Signature] Date: 3/27/07
(City Manager)
M. Denise Bukotta Date: 3-27-07
(District Attorney)
[Signature] Date: 3/27/07
(Finance Director)

Board Action Taken:

Motion: _____ 1) _____ Aye/Nay
2) _____

(Vote Recorded By)



Your First Choice in Receivables Management

National Business Factors, Inc.

Since 1960

March 7, 2007

Cheryl A. Adams
Carson City Purchasing & Contracts Department
201 North Carson Street
Carson City, NV 89701

**RE: Carson City Fire District & Central Lyon County Fire Contract
Renewal Period: July 1, 2007 – June 30th 2008**

Bad Debt Collections

Self-Pay Collections

Letter Service

Pre-Collect Service

Commercial Collections

Early Out Programs

Accounts Receivable
Cleanup (ARC)

Invoice Management
& Control

Automated Billing

In-Service Seminars

Bad Check Electronic
Representment (RCK)

Electronic Funds
Transfer Service

Off Premises Campaigns

Medical Billing

Dear Cheryl,

This Letter is to agree to the same pricing, terms and conditions as awarded in our original bid. This will be for the time period of July 1, 2007 to June 30th, 2008.

Sincerely,

Liesl Douillard
Liesl Douillard
Vice President, Customer Relations



ACA
INTERNATIONAL
The Association of Credit
and Collection Professionals

775.883.3700 Voice 775.887.7058 Fax
969 Mica Drive, Carson City, Nevada 89705

916.843.1920 Voice 916.843.1922 Fax
9845 Horn Road, Ste. 170, Sacramento, CA 95827

**City of Carson City
Agenda Report**

Date Submitted: May 23, 2006

Agenda Date Requested: June 1, 2006
Time Requested: Consent

To: Mayor and Supervisors

From: Purchasing & Contracts

Subject Title: Action to approve the renewal of Contract No. 0304-092 Collection Services with National Business Factors, Inc. to provide collection services from July 1, 2006 through June 30, 2007 at the same prices, terms, and conditions as originally awarded on June 17, 2004

Staff Summary: Contract No. 0304-092 Collection Services with National Business Factors, Inc. expires on June 30, 2006.

Type of Action Requested: (check one)
 Resolution Ordinance
 Formal Action/Motion Other (Specify)

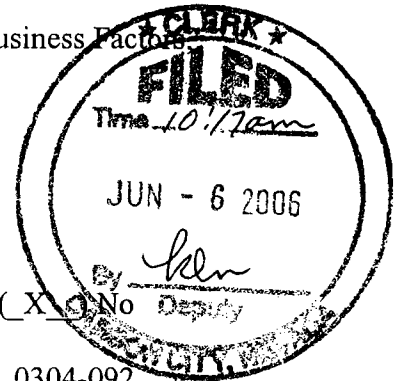
Does This Action Require A Business Impact Statement: Yes No Deputy

Recommended Board Action: I move to approve the renewal of Contract No. 0304-092 Collection Services with National Business Factors, Inc. to provide collection services from July 1, 2006 through June 30, 2007 at the same prices, terms, and conditions as originally awarded on June 17, 2004

Explanation for Recommended Board Action: On July 17, 2004 the Board of Supervisors awarded Contract No. 0304-092 Collection Services to National Business Factors, Inc. as the highest responsive and responsible bidder pursuant to N.R.S. Chapter 332 and pursuant to the Board's findings that it is in the public's best interest to accept the bid exception to provide collection services from July 1, 2004 through June 30, 2005 with the option to renew for four (4) additional years subject to negotiation with the following fee structure - thirty percent (30%) contingent upon collection and one dollar and twenty-five cents (\$1.25) per pre-collect letter.

On June 2, 2005 the Board of Supervisors approved the first renewal for Contract No. 0304-092 Collection Services through June 30, 2006 at the same prices, terms, and conditions as originally awarded on June 17, 2004.

V. G. Pirozzi III, Chief of EMS, has requested that the City exercise its option to renew this contract for year two.



Applicable Statue, Code, Policy, Rule or Regulation: N.R.S. Chapter 332 Purchasing: Local Governments.

Fiscal Impact: N/A

Explanation of Impact: N/A

Funding Source: N/A

Supporting Material: Memo from V. G. Pirozzi III, Chief of EMS; Letter from National Business Factors, Inc., and 6/1/05 Agenda Report

Prepared By: Cheryl Adams, Purchasing & Contracts Manager

Reviewed By: *Ernie E. Van Clempud* Date: 5-23-06
(Fire Department)
[Signature] Date: 5-23-06
(City Manager)
Michael T. Singh Date: 5-23-06
(District Attorney)
[Signature] Date: 5/23/06
(Finance Director)

Board Action Taken:

Motion: _____ 1) _____ Aye/Nay
2) _____

(Vote Recorded By)

CARSON CITY FIRE DEPARTMENT
EMS DIVISION

DATE: April 13, 2006

TO: CHERYL ADAMS - PURCHASING
FROM: V. G. PIROZZI III - CHIEF OF EMS
RE: CONTRACT

Please renew the collection contract #0304-092 with National Business Factors for another year. This contractor is performing satisfactorily in the function of collections of delinquent ambulance billing accounts.

Thank you,

V. G. Pirozzi III
Chief of EMS



Your First Choice in Receivables Management

National Business Factors, Inc.

Since 1960

May 3, 2006

Cheryl A. Adams
Carson City Purchasing & Contracts Department
201 North Carson Street
Carson City, NV 89701

- Bad Debt Collections
- ◆
- Self-Pay Collections
- ◆
- Letter Service
- ◆
- Pre-Collect Service
- ◆
- Commercial Collections
- ◆
- Early Out Programs
- ◆
- Accounts Receivable Cleanup (ARC)
- ◆
- Invoice Management & Control
- ◆
- Automated Billing
- ◆
- In-Service Seminars
- ◆
- Bad Check Electronic Representation (RCK)
- ◆
- Electronic Funds Transfer Service
- ◆
- Off Premises Campaigns
- ◆
- Medical Billing

RE: Carson City Fire District & Central Lyon County Fire Contract
Renewal period: July 1, 2006 – June 30th, 2007

Dear Cheryl,

This Letter is to agree to the same pricing, terms and conditions as awarded in our original bid. This will be for the time period of July 1, 2006 to June 30, 2007.

Sincerely,

Liesl Douillard
Vice-President, Customer Relations



775.883.3700 Voice 775.887.7058 Fax
969 Mica Drive, Carson City, Nevada 89705

916.843.1920 Voice 916.843.1922 Fax
9845 Horn Road, Ste. 170, Sacramento, CA 95827

**City of Carson City
Agenda Report**

Date Submitted: May 24, 2005

Agenda Date Requested: June 2, 2005

Time Requested: Consent

To: Mayor and Supervisors

From: Purchasing & Contracts

Subject Title: Action to approve the renewal of Contract No. 0304-092 Collection Services with National Business Factors, Inc. to provide collection services from July 1, 2005 through June 30, 2006 at the same prices, terms, and conditions as originally awarded on June 17, 2004

Staff Summary: Contract No. 0304-092 Collection Services with National Business Factors, Inc. expires on June 30, 2004.

Type of Action Requested: (check one)
 Resolution Ordinance
 Formal Action/Motion Other (Specify)

Does This Action Require A Business Impact Statement: Yes No

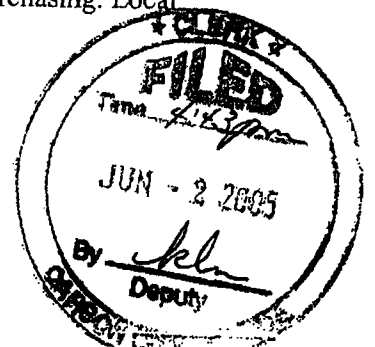
Recommended Board Action: I move to approve the renewal of Contract No. 0304-092 Collection Services with National Business Factors, Inc. to provide collection services from July 1, 2005 through June 30, 2006 at the same prices, terms, and conditions as originally awarded on June 18, 2004

Explanation for Recommended Board Action: On July 17, 2004 the Board of Supervisors awarded Contract No. 0304-092 Collection Services to National Business Factors, Inc. as the highest responsive and responsible bidder pursuant to N.R.S. Chapter 332 and pursuant to the Board's findings that it is in the public's best interest to accept the bid exception to provide collection services from July 1, 2004 through June 30, 2005 with the option to renew for four (4) additional years subject to negotiation with the following fee structure - thirty percent (30%) contingent upon collection and one dollar and twenty-five cents (\$1.25) per pre-collect letter.

V. G. Pirozzi III, Chief of EMS, has requested that the City exercise its option to renew this contract for one (1) year.

Applicable Statue, Code, Policy, Rule or Regulation: N.R.S. Chapter 332 Purchasing: Local Governments.

Fiscal Impact: N/A



Explanation of Impact: N/A

Funding Source: N/A

Supporting Material: Memo from V. G. Pirozzi III, Chief of EMS; Letter from National Business Factors, Inc., and 6/17/04 Agenda Report

Prepared By: Cheryl Adams, Purchasing & Contracts Manager

Reviewed By: *Paul S. Imani* Date: 5/24/05
(Fire Department)
[Signature] Date: 5/24/05
(City Manager)
Melanie Puketta Date: 5-24-05
(District Attorney)
Mark Aloumlent Date: 5-24-05
(Finance Director)

Board Action Taken:

Motion: _____ 1) _____ Aye/Nay
2) _____

(Vote Recorded By)



Your First Choice In Receivables Management

National Business Factors, Inc.

Since 1960

April 27, 2005

Cheryl A. Adams
Carson City Purchasing & Contracts Department
201 North Carson Street
Carson City, NV 89701

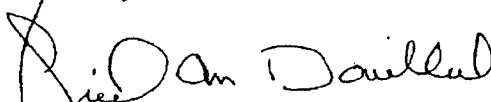
- Bad Debt Collections
- ◆
- Self-Pay Collections
- ◆
- Letter Service
- ◆
- Pre-Collect Service
- ◆
- Commercial Collections
- ◆
- Early Out Programs
- ◆
- Accounts Receivable Cleanup (ARC)
- ◆
- Invoice Management & Control
- ◆
- Automated Billing
- ◆
- In-Service Seminars
- ◆
- Bad Check Electronic Representation (RCE)
- ◆
- Electronic Funds Transfer Service
- ◆
- Off Premises Campaigns
- ◆
- Medical Billing

**RE: Carson City Fire District & Central Lyon County Fire Contract
Renewal period: July 1, 2005 – June 30, 2006**

Dear Cheryl,

This letter is to agree to the same pricing, terms and conditions as awarded in our original bid. This will be for the time period of July 1, 2005 to June 30th, 2006.

Sincerely,


Liesl Ann Douillard
Vice-President, Customer Relations

775.883.3700 Voice 775.887.7058 Fax
969 Mica Drive, Carson City, Nevada 89705



916.843.1920 Voice 916.843.1922 Fax
9845 Horn Road, Ste. 170, Sacramento, CA 95827

CARSON CITY FIRE DEPARTMENT
EMS DIVISION

DATE: April 26, 2005

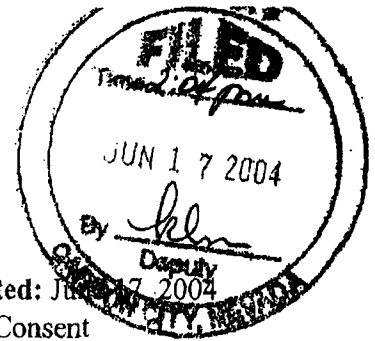
TO: CHERYL ADAMS - PURCHASING
FROM: V. G. PIROZZI III - CHIEF OF EMS
RE: COLLECTION CONTRACT #0304-092

Please extend the above contract with NBF for ambulance hard collections for another year starting July 1, 2005. The performance of this company in regards to the existing contract has been acceptable.

Thank you,

V. G. Pirozzi III
Chief of EMS

City of Carson City
Agenda Report



Date Submitted: June 8, 2004

Agenda Date Requested: June 17, 2004
Time Requested: Consent

To: Mayor and Supervisors

From: Purchasing & Contracts

Subject Title: Action to approve the award of Contract No. 0304-092 Collection Services to National Business Factors, Inc. as the highest responsive and responsible bidder pursuant to N.R.S. Chapter 332 and pursuant to the Board's findings that it is in the public's best interest to accept the bid exception to provide collection services from July 1, 2004 through June 30, 2005 with the option to renew for four (4) additional years subject to negotiation with the following fee structure - thirty percent (30%) contingent upon collection and one dollar and twenty-five cents (\$1.25) per pre-collect letter

Staff Summary: The current contract with NCO Financial Services, Inc. expires on June 30, 2004.

Type of Action Requested: (check one)
 Resolution Ordinance
 Formal Action/Motion Other (Specify)

Does This Action Require A Business Impact Statement: Yes No

Recommended Board Action: I move to approve the award of Contract No. 0304-092 Collection Services to National Business Factors, Inc. as the highest responsive and responsible bidder pursuant to N.R.S. Chapter 332 and pursuant to the Board's findings that it is in the public's best interest to accept the bid exception to provide collection services from July 1, 2004 through June 30, 2005 with the option to renew for four (4) additional years subject to negotiation with the following fee structure - thirty percent (30%) contingent upon collection and one dollar and twenty-five cents (\$1.25) per pre-collect letter

Explanation for Recommended Board Action: Eighteen (18) *NOTICE TO BIDDERS* were mailed on March 25, 2004 and the *NOTICE TO BIDDERS* was published in the Nevada Appeal on March 31, 2004.

The bids were opened at approximately 2:30 p.m. on May 5, 2004 at 201 North Carson Street, Carson City, Nevada 89701. Present during the bid opening were: Lila Clark, Fire Department; Wayne W. Eisele, Manager Client Services for Collection Service of Nevada; and Cheryl Adams, Purchasing & Contracts Manager.

Proposals were received from two (2) bidders: National Business Factors, Inc., 969 Mica Drive, Carson City, NV 89705 883-3700 FAX #887-7058; and Collection Service of Nevada, 777 Forest Street, Reno, NV 89509 333-5757 FAX #333-5747. Please refer to the **BID TABULATION** for specifics.

Proposals were reviewed for conformance to the terms and conditions, specifications, and price. National Business Factors, Inc. had one exception that they would send out one (1) pre-collect letter instead of four (4) pre-collect letters within thirty (30) days of assignment which was acceptable to the Fire Department.

Staff recommends award to National Business Factors, Inc. as the highest responsive and responsible bidder pursuant to N.R.S. Chapter 332.

Applicable Statue, Code, Policy, Rule or Regulation: N.R.S. Chapter 332 Purchasing: Local Governments.

Fiscal Impact: N/A

Explanation of Impact: N/A

Funding Source: N/A

Alternatives: Award contract to the lower bidder or do not award contract.

Supporting Material: Bid Tabulation Report, Memo from V. G. Pirozzi III dated 5/18/04; and Bid Response from National Business Factors, Inc.

Prepared By: Cheryl Adams, Purchasing & Contracts Manager

Reviewed By: _____ Date: 6/8/04
(Fire Department) _____
_____ Date: 6/8/04
(City Manager) _____
_____ Date: 4/8/04
(District Attorney) _____
_____ Date: 4/8/04
(Finance Director) _____

Board Action Taken:

Motion: _____ 1) _____ Aye/Nay
2) _____

(Vote Recorded By)

BID TABULATION REPORT FROM CARSON CITY PURCHASING & CONTRACTS

775-887-2027 extension 1100

REQUEST FOR BID No. 0304-092 / Collection Services
 DATE OF OPENING: May 5, 2004
 TIME OF OPENING: 2:30 p.m.

ATTENDEES: Cheryl Adams, Purchasing & Contracts Manager; Lila Clark, Fire Department; and Wayne W. Eisele, Manager Client Services for Collection Service of Nevada

Description	National Business Factors, Inc. Liesl Barkley FAX #887-7058	Collection Service of Nevada Wayne Eisele FAX #333-5747
Bidder submitted 1 original BID RESPONSE <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
Bidder submitted 5 copies of BID RESPONSE <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
48 Bidder Information provided <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
49 Business License information provided <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
50 Disclosure of Principals provided <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
51 Bidder has read the SPECIFICATIONS and certifies that the product(s) and/or service(s) proposed meets or exceeds the requirements of this REQUEST FOR BID ? <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
51.1 Bidder has attached " Exhibit 51.1 " - Briefly state your firm's understanding of the service to be performed, your firm's commitment to perform the service, and a statement why your firm believes itself to be best qualified to perform the service. <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes

Description	National Business Factors, Inc. Liesl Barkley FAX #887-7058	Collection Service of Nevada Wayne Eisele FAX #333-5747
51.2 Bidder has attached "Exhibit 51.2" - What uniquely qualifies your firm for servicing the account. What would be the convincing argument for selection of your firm. <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
51.3 Bidder has attached "Exhibit 51.3" - Description of the method(s) of compensation for providing Collection Agency services to the City [i.e. percentage (%) fee contingent upon collection, amount per pre-collection letter, etc.]. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.4 Bidder has attached "Exhibit 51.4" - Name of your firm's Collection Department principal as well as a brief description of his professional experience and education. Note all specific experience with ambulance billings and governmental accounts. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.5 Bidder has attached "Exhibit 51.5" - Name of the principal account representative you will assign to the City, including professional collection qualifications experience and educational background. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.6 Bidder has attached "Exhibit 51.6" - Description of your firm's collection capabilities in the State of Nevada, including offices, number of employees, and special skills. If expertise from your other offices will be available and/or necessary in providing required services, please specify the services, offices and personnel to be involved. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.7 Local Service Office information provided. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.8 Bidder has attached "Exhibit 51.8" - Description of your firm's collection capabilities outside of Nevada, including offices, number of employees, and special skills. If expertise from your other offices will be available and/or necessary in providing required services, please specify the services, offices and personnel to be involved. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes

Description	National Business Factors, Inc. Liesl Barkley FAX #887-7058	Collection Service of Nevada Wayne Eisele FAX #333-5747
51.9 Bidder has attached "Exhibit 51.9" - Copy of your firm's Annual Report and any other material describing your services and organization that you feel may be appropriate. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.10 Did Bidder contact Carson City personnel other than Purchasing & Contracts? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, Bidder has attached "Exhibit 51.10" - Explanation of who was contacted and the substance, nature, and purpose of the contact. Yes <input type="checkbox"/> No <input type="checkbox"/>	no	no
51.11 Bidder has attached "Exhibit 51.11" - Description of your firm's service in collecting delinquent accounts. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.12 What is your firm's average rate of return on collections assigned?	23%	24%
51.13 Bidder has attached "Exhibit 51.13" - Description of the type of status reports provided and advise how frequently the reports would be made available. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.14 Bidder has attached "Exhibit 51.14" - Description of your firm's policy regarding cancellation of assigned accounts at clients request. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.15 Bidder has attached "Exhibit 51.15" - Description of your firm's capabilities and experience in collecting ambulance bills. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.16 Bidder has attached "Exhibit 51.16" - Description of your firm's procedure for remitting payments to City. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.17 Does your firm use pre-collect letters? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, Bidder has attached "Exhibit 51.17" - Description of the procedure and cost to City. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes

Description	National Business Factors, Inc. Liesl Barkley FAX #887-7058	Collection Service of Nevada Wayne Eisele FAX #333-5747
51.18 Bidder has attached "Exhibit 51.18" - Description of your firm's policy on taking legal action against debtors. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
51.19 Bidder has attached "Exhibit 51.19" - Description of your firm's policy on reporting debtors to Credit Bureaus. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
52 Eligibility Requirements		
52.1 Date Bidder was incorporated and qualified to operate a business in the State of Nevada	1978	7/1/70 - date of incorporation company founded June, 1953
52.2 Bidder has attached a copy of their State of Nevada Collection Agency license marked "Exhibit 52.2". Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
52.3 Bidder has attached a copy of their State of Nevada Collection Manager license marked "Exhibit 52.3". Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
52.4 Bidder has attached a copy of their State of California license(s) to provide collection services marked "Exhibit 52.4". Yes <input type="checkbox"/> No <input type="checkbox"/>	no - The Bureau of Collection and Investigative services no longer exists in the State of California and no state regulatory body issues licenses to practice collection services in the State of California.	no - The State of California no longer has a licensing requirement.

Description	National Business Factors, Inc. Liesl Barkley FAX #887-7058	Collection Service of Nevada Wayne Eisele FAX #333-5747	
52.5	How many years has Bidder provided collection services to public entities?	44 years	Over much of the past 50 years of being in business in Nevada
52.6	Bidder has attached three (3) letters of reference attesting to the firm's capabilities and expertise in handling accounts of this nature marked "Exhibit 52.6". Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
52.7	Bidder has provided three (3) references of public entities (or other accounts of similar size and complexity) your firm's local office now handles or has previously handled preferably in Northern Nevada, but limited to the State of Nevada and the State of California. Yes <input type="checkbox"/> No <input type="checkbox"/>	yes	yes
52.7.1	Bidder has attached a copy of agreement, if any, or description of services provided marked as "Exhibit 52.7.1.4". <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
52.7.2	Bidder has attached a copy of agreement, if any, or description of services provided marked as "Exhibit 52.7.2.4". <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
52.7.3	Bidder has attached a copy of agreement, if any, or description of services provided marked as "Exhibit 52.7.3.4". <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
52.8	Bidder agrees to provide a certificate of general liability insurance containing limits of not less than One Million Dollars (\$1,000,000) naming Carson City as an additional insured and certificate holder within ten (10) days of award by the Board of Supervisors. Certificate shall be furnished to Carson City Purchasing & Contracts, 201 North Carson Street Suite 11, Carson City, Nevada 89701. <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes

Description	National Business Factors, Inc. Liesl Barkley FAX #887-7058	Collection Service of Nevada Wayne Eisele FAX #333-5747
52.9 Bidder agree to provide a certificate of workers' compensation insurance listing Carson City as a certificate holder within ten (10) days of award by the Board of Supervisors. Certificate shall be furnished to Carson City Purchasing & Contracts, 201 North Carson Street Suite 11, Carson City, Nevada 89701. <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
53 Bidder agrees that the CONTRACT TERM shall be from July 1, 2004 through June 30, 2005. <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
53.1 Bidder agrees that Carson City shall have the right to renew the Contract, for four (4) additional years, subject to negotiation. <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
54 Bidder agrees that should he fail to deliver the product(s) and/or perform the service(s) bid in accordance with this REQUEST FOR BID , the City may declare the Bidder in default of contract and recover all damages, costs and fees (including Attorney's fees) allowable by law. <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
55 Bidder agrees that in the event of default by the Bidder, Carson City may, at its option, pursue one or all of the following alternatives including: procure the product(s) and/or service(s) from another source and hold the defaulting Bidder responsible for an excess cost occasioned thereby, assess a penalty of 5% of the total awarded bid amount, commence with Surety and/or Performance Bond proceedings, debar the defaulting Bidder for not less than one year, or pursue other applicable legal remedies. <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
56 Bidder has read and agrees to abide by the TERMS AND CONDITIONS of this REQUEST FOR BID . <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
57 BID RESPONSE signed & notarized <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
58 Exceptions taken <input type="checkbox"/> Yes <input type="checkbox"/> No	**yes	no

Description	National Business Factors, Inc. Liesl Barkley FAX #887-7058	Collection Service of Nevada Wayne Eisele FAX #333-5747
Bidder initialed & dated each page of BID RESPONSE <input type="checkbox"/> Yes <input type="checkbox"/> No	yes	yes
*** End Of Document ***		

**Exception Summary for National Business Factors, Inc.

Page 8 of 44, Item #2.3.5 - Awardee(s) must send out four (4) pre-collect letters within thirty (30) days of assignment.

In regards to sending 4 pre-collect letters in 30 days; NBF feels this would be counter productive. The debtor will receive a notice every 7th day, confusion most likely, would be the only result achieved by such aggressive tactics. Our proposal is to provide you with one pre-collect letter. History has proven this to be very effective. There is no average recovery rate available for your industry for recoverability during the pre-collect phase. There are too many factors involved, i.e., age of account, proper handling, demographics and internal collection procedures prior to assignment.

CARSON CITY FIRE DEPARTMENT
EMS DIVISION

DATE: May 18, 2004

TO: CHERYL ADAMS
FROM: V. G. PIROZZI III - CHIEF OF EMS
RE: COLLECTION BID CONTRACT

On Monday, May 10th we interviewed the two companies that bid on the collection contract for the ambulance division. The companies represented were:

National Business Factors, Inc. (NBF)

Collection Service of Nevada (CSN)

While both companies offered basically the same services, CSN had slightly lower rates than NBF, but had no experience or clients to speak of in the ambulance business. NBF on the other hand has considerable experience with ambulance providers, and currently has contracts with REMSA, East Fork Paramedic District, North Lake Tahoe Fire, and Tahoe Douglas Fire. In addition, they had a contract with Carson City until the last bid 5 years ago, when NCO was awarded the contract. They are offering the same rate as we currently have with NCO, with a lesser rate for cases involving lawsuits.

Based on the above information, I recommend we award the contract to NBF.

Thank you,

V. G. Pirozzi III
Chief of EMS

CARSON CITY PURCHASING & CONTRACTS
BID RESPONSE

Bidder's initials & date JB 4/28/04

48 BIDDER INFORMATION:

Company Name: NATIONAL BUSINESS FACTORS, INC.
Federal ID No.: 94-1506039
Mailing Address: 969 MICA DRIVE
City, State, Zip Code: CARSON CITY, NV: 89705
Complete Telephone Number: 775-883-3700
Complete Fax Number: 775-887-7058

Contact Person/Title: LIESL BARKLEY, VICE-PRESIDENT, CUSTOMER RELATIONS
Mailing Address: 969 MICA DR.,
City, State, Zip Code: CARSON CITY, NV, 89705
Complete Telephone Number: 775-883-3700
Complete Fax Number: 775-887-7058
E-mail Address: LIESL@NBFACT.COM

49 Carson City Municipal Code Section 4.04.010 requires that any business operating within Carson City is required to be in possession of a valid Carson City business license. Be advised that upon award of a contract by Carson City, you must either have a current business license or an exemption letter from the Carson City Treasurer's Office before commencing business. However, possession of said license is not a prerequisite for bidding.

49.1 If Bidder has a valid Carson City Business License, please provide number:

49.2 Bidder does not have a valid Carson City Business License. Bidder contacted a representative of the Treasurer's Office Business License Division at 775-887-2092 FAX #775-887-2102 and has been informed that Bidder does need a Carson City Business License for this **REQUEST FOR BID**. Bidder certifies that he will obtain a Carson City Business License if awarded this **REQUEST FOR BID**.

Signature _____ Date _____

49.3 Bidder does not have a valid Carson City Business License. Bidder certifies that he has spoken to BETH HUCK a representative of the Treasurer's Office Business License Division at 775-887-2092 and has been informed that Bidder does not need a Carson City Business License for this **REQUEST FOR BID**.

Signature 

Date 4/28/04

CARSON CITY PURCHASING & CONTRACTS
BID RESPONSE

Bidder's initials & date JB 4/28/04

50 DISCLOSURE OF PRINCIPALS:

50.1 Individual and/or Partnership:

Owner 1) Name: _____
Address: _____
City, State, Zip Code: _____
Complete Telephone Number: _____

Owner 2) Name: _____
Address: _____
City, State, Zip Code: _____
Complete Telephone Number: _____

Other 1) Title: _____
Name: _____

Other 2) Title: _____
Name: _____

50.2 Corporation:

State in which Company is Incorporated: CALIFORNIA
Date Incorporated: 12/29/1960
Name of Corporation: NATIONAL BUSINESS FACTORS, INC.
Address: 969 MICA DR.
City, State, Zip Code: CARSON CITY, NV 89705
Complete Telephone Number: 775-883-3700

President's Name: J. W. KNASIAK

Vice-President's Name: _____

Other 1) Name: BETTY KNASIAK
Title: SECRETARY & CHIEF FINANCIAL OFFICER

Other 2) Name: _____
Title: _____

CARSON CITY PURCHASING & CONTRACTS

BID RESPONSE

Bidder's Initials & date

JMS 4/28/04

If Bidder responds NO to any of the following questions, Bidder must use the EXCEPTION SUMMARY document to record any deviations, modifications, and/or alternates proposed to this REQUEST FOR BID. Failure to do so may be justification for rejection of the BID RESPONSE. Bidder must indicate the title of document from the top of the page, the page number from the bottom of the page, the Item number corresponding to the item, and a detailed description of the deviation, modification, and/or alternate. Failure to note deviations, modifications, and/or alternates on the EXCEPTION SUMMARY shall be interpreted to convey that the Bidder will perform in the manner described and/or specified in this REQUEST FOR BID.

- 51 Bidder has read the SPECIFICATIONS and certifies that the product(s) and/or service(s) proposed meets or exceeds the requirements of this **REQUEST FOR BID**? Yes No
- 51.1 Bidder has attached "Exhibit 51.1" - Briefly state your firm's understanding of the service to be performed, your firm's commitment to perform the service, and a statement why your firm believes itself to be best qualified to perform the service. Yes No
- 51.2 Bidder has attached "Exhibit 51.2" - What uniquely qualifies your firm for servicing the account. What would be the convincing argument for selection of your firm. Yes No
- 51.3 Bidder has attached "Exhibit 51.3" - Description of the method(s) of compensation for providing Collection Agency services to the City [i.e. percentage (%) fee contingent upon collection, amount per pre-collection letter, etc.]. Yes No
- 51.4 Bidder has attached "Exhibit 51.4" - Name of your firm's Collection Department principal as well as a brief description of his professional experience and education. Note all specific experience with ambulance billings and governmental accounts. Yes No
- 51.5 Bidder has attached "Exhibit 51.5" - Name of the principal account representative you will assign to the City, including professional collection qualifications experience and educational background. Yes No
- 51.6 Bidder has attached "Exhibit 51.6" - Description of your firm's collection capabilities in the State of Nevada, including offices, number of employees, and special skills. If expertise from your other offices will be available and/or necessary in providing required services, please specify the services, offices and personnel to be involved. Yes No

CARSON CITY PURCHASING & CONTRACTS

BID RESPONSE

Bidder's Initials & date

JP 4/20/04

51.7 Local Service Office Address: 969 MICA DRIVE
CARSON CITY, NV. 89705

51.7.1 Telephone Number: 775-883-3700

51.7.2 Fax Number: 775-887-7058

51.7.3 E-mail address: lies1@nbfact.com

51.7.4 Number of employees: 46

51.7.5 Number of clients served: 364

51.8 Bidder has attached "Exhibit 51.8" - Description of your firm's collection capabilities outside of Nevada, including offices, number of employees, and special skills. If expertise from your other offices will be available and/or necessary in providing required services, please specify the services, offices and personnel to be involved. Yes No

51.9 Bidder has attached "Exhibit 51.9" - Copy of your firm's Annual Report and any other material describing your services and organization that you feel may be appropriate. Yes No

51.10 Did Bidder contact Carson City personnel other than Purchasing & Contracts? Yes No If yes, Bidder has attached "Exhibit 51.10" - Explanation of who was contacted and the substance, nature, and purpose of the contact. Yes No

51.11 Bidder has attached "Exhibit 51.11" - Description of your firm's service in collecting delinquent accounts. Yes No

51.12 What is your firm's average rate of return on collections assigned? 23%

51.13 Bidder has attached "Exhibit 51.13" - Description of the type of status reports provided and advise how frequently the reports would be made available. Yes No

51.14 Bidder has attached "Exhibit 51.14" - Description of your firm's policy regarding cancellation of assigned accounts at clients request. Yes No

CARSON CITY PURCHASING & CONTRACTS
BID RESPONSE

Bidder's initials & date js 4/26/04

- 51.15 Bidder has attached "Exhibit 51.15" - Description of your firm's capabilities and experience in collecting ambulance bills. Yes No
- 51.16 Bidder has attached "Exhibit 51.16" - Description of your firm's procedure for remitting payments to City. Yes No
- 51.17 Does your firm use pre-collect letters? Yes No If yes, Bidder has attached "Exhibit 51.17" - Description of the procedure and cost to City. Yes No
- 51.18 Bidder has attached "Exhibit 51.18" - Description of your firm's policy on taking legal action against debtors. Yes No
- 51.19 Bidder has attached "Exhibit 51.19" - Description of your firm's policy on reporting debtors to Credit Bureaus. Yes No

52 Eligibility Requirements:

- 52.1 Date Bidder was incorporated and qualified to operate a business in the State of Nevada: WE WERE INCORPORATED IN CALIFORNIA 12/29/60 AND BECAME LICENSED IN NEVADA 1978
- 52.2 Bidder has attached a copy of their State of Nevada Collection Agency license marked "Exhibit 52.2". Yes No
- 52.3 Bidder has attached a copy of their State of Nevada Collection Manager license marked "Exhibit 52.3". Yes No
- 52.4 Bidder has attached a copy of their State of California license(s) to provide collection services marked "Exhibit 52.4". Yes No *SEE SUMMARY EXCEPTION
- 52.5 How many years has Bidder provided collection services to public entities?
44 YEARS
- 52.6 Bidder has attached three (3) letters of reference attesting to the firm's capabilities and expertise in handling accounts of this nature marked "Exhibit 52.6".
- 52.7 List three (3) references of public entities (or other accounts of similar size and complexity) your firm's local office now handles or has previously handled preferably in Northern Nevada, but limited to the State of Nevada and the State of California.

CARSON CITY PURCHASING & CONTRACTS
BID RESPONSE

Bidder's initials & date JB 4/28/04

52.7.1 Reference #1:

52.7.1.1 Name of Account: REMSA

52.7.1.2 Period of time as client from: 1989 to PRESENT

52.7.1.3 Who may we call for a reference:

52.7.1.3.1 Name: DONA EVEATT

52.7.1.3.2 Title: VICE PRESIDENT

52.7.1.3.3 Phone No.: 775-858-5700

52.7.1.4 Bidder has attached a copy of agreement, if any, or description of services provided marked as "Exhibit 52.7.1.4". Yes No

52.7.2 Reference #2: _____

52.7.2.1 Name of Account: EASTERN PLUMAS DISTRICT HOSPITAL

52.7.2.2 Period of time as client from: 1987 to PRESENT

52.7.2.3 Who may we call for a reference:

52.7.2.3.1 Name: CAMILLE COVERDALE

52.7.2.3.2 Title: BUSINESS OFFICE MANAGER

52.7.2.3.3 Phone No.: 800-571-3742 xt 6569

52.7.2.4 Bidder has attached a copy of agreement, if any, or description of services provided marked as "Exhibit 52.7.2.4". Yes No

CARSON CITY PURCHASING & CONTRACTS
BID RESPONSE

Bidder's Initials & date

JB 4/26/04

52.7.3 Reference #3

52.7.3.1 Name of Account: EAST FORK FIRE & PARAMEDIC DISTRICT

52.7.3.2 Period of time as client from: 1981 to PRESENT

52.7.3.3 Who may we call for a reference:

52.7.3.3.1 Name: ROBERT O. WARTGOW

52.7.3.3.2 Title: DEPUTY CHIEF / EMS

52.7.3.3.3 Phone No.: 775-782-9044

52.7.3.4 Bidder has attached a copy of agreement, if any, or description of services provided marked as "Exhibit 52.7.3.4". Yes No

52.8 Bidder agrees to provide a certificate of general liability insurance containing limits of not less than One Million Dollars (\$1,000,000) naming Carson City as an additional insured and certificate holder within ten (10) calendar days of award by the Board of Supervisors. Certificate shall be furnished to Carson City Purchasing & Contracts, 201 North Carson Street Suite 11, Carson City, Nevada 89701. Yes No

52.9 Bidder agree to provide a certificate of workers' compensation insurance listing Carson City as a certificate holder within ten (10) calendar days of award by the Board of Supervisors. Certificate shall be furnished to Carson City Purchasing & Contracts, 201 North Carson Street Suite 11, Carson City, Nevada 89701. Yes No

53 Bidder agrees that the **CONTRACT TERM** shall be from July 1, 2004 through June 30, 2005. Yes No

53.1 Bidder agrees that Carson City shall have the right to renew the Contract, for four (4) additional years, subject to negotiation. Yes No

54 Bidder agrees that should he fail to deliver the product(s) and/or perform the service(s) bid in accordance with this **REQUEST FOR BID**, the City may declare the Bidder in default of contract and recover all damages, costs and fees (including Attorney's fees) allowable by law. Yes No

CARSON CITY PURCHASING & CONTRACTS

BID RESPONSE

Bidder's Initials & date JB 4/28/04

55 Bidder agrees that in the event of default by the Bidder, Carson City may, at its option, pursue one or all of the following alternatives including: procure the product(s) and/or service(s) from another source and hold the defaulting Bidder responsible for an excess cost occasioned thereby, assess a penalty of 5% of the total awarded bid amount, commence with Surety and/or Performance Bond proceedings, debar the defaulting Bidder for not less than one year, or pursue other applicable legal remedies. Yes No

56 Bidder has read and agrees to abide by the TERMS AND CONDITIONS of this **REQUEST FOR BID**. Yes No

CARSON CITY PURCHASING & CONTRACTS
BID RESPONSE

Bidder's initials & date JB 5/3/04

57 ACKNOWLEDGMENT AND EXECUTION:

STATE OF Nevada)
COUNTY OF Douglas) SS

I, Liesl Barkley (Name of party signing this **BID RESPONSE**), being first duly sworn, do depose and say: That I am the Bidder, or the authorized agent of the Bidder, from whom the aforesaid described product(s) and/or service(s) is to be provided; that I have read and agree to abide by this **REQUEST FOR BID** which includes the following documents: **NOTICE TO BIDDERS, SPECIFICATIONS, TERMS AND CONDITIONS, and BID RESPONSE.**

BIDDER:
PRINTED NAME OF BIDDER: LIESL BARKLEY
TITLE: VICE-PRESIDENT, CUSTOMER RELATIONS
FIRM: NATIONAL BUSINESS FACTORS, INC.
Address: 969 MICA DRIVE
City: CARSON CITY
State / Zip Code: NV. 89705
Telephone Number: 775-883-3700
Fax Number: 775-887-7058
E-mail address: liesl@nbfact.com

Liesl Barkley
(Signature of Bidder)
DATED this 3 day of may, 2004.

ATTEST:

On this 3 day of may, in the year 2004, before me, Kathleen A Halling, Notary Public, personally appeared Liesl Barkley, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to this instrument, and acknowledged that he (she) executed it.

WITNESS my hand and official seal.

Kathleen A Halling
Notary's Signature
My Commission Expires: 4-14-08



L.S.

Kathleen A Halling Notary Public for the State of Nevada

CARSON CITY PURCHASING & CONTRACTS
BID RESPONSE

Bidder's initials & date JB 4/24/04

58 EXCEPTION SUMMARY INSTRUCTIONS:

- 58.1 Use this document to record any deviations, modifications, and/or alternates proposed to this **REQUEST FOR BID**. Failure to do so may be justification for rejection of the **BID RESPONSE**. Bidder must indicate the title of document from the top of the page, the page number from the bottom of the page, the item number corresponding to the item, and a detailed description of the deviation, modification, and/or alternate. Failure to note deviations, modifications, and/or alternates on the **EXCEPTION SUMMARY** shall be interpreted to convey that the Bidder will perform in the manner described and/or specified in this **REQUEST FOR BID**.
- 58.2 If additional space is required, use company letterhead and mark as "Exhibit 58.2".
- 58.3 If there are no deviations, modifications, and/or alternates proposed to this **REQUEST FOR BID**, write "None".

Page 8 of 44, Item #2.3.5 Awardee (s) must send out four (4) pre-collect letters within thirty (30) days of assignment.

In regards to sending 4 pre-collect letters in 30 days; NBF feels this would be counter productive. The debtor will receive a notice every 7th day, confusion most likely, would be the only result achieved by such aggressive tactics. Our proposal is to provide you with one pre-collect letter. History has proven this to be very effective. There is no average recovery rate available for your industry for recoverability during the pre-collect phase. There are too many factors involved, i.e., age of account, proper handling, demographics and internal collection procedures prior to assignment.

***** END OF BID RESPONSE *****

EXHIBIT 51.1

We are committed to collect delinquent ambulance billings and 80% of our business is in the healthcare arena.

National Business Factors, Inc. has local knowledge of the area and its people. We have been in the Carson community since 1978 and have a strong presence in the community.

We have a strong recovery record as a result of handling a majority of the local healthcare and bad check business. Our statistics show we match 78% of the new accounts with already existing debtors in our data base. That means we match 3 out of 4 accounts that come in for new business! What does this means to you? This means we might have information on your debtor that you did not receive during transport, i.e. social security number, date of birth or employment information or any other pertinent information that would help collect the debt.

Being located in Nevada and California gives us the advantage to better service your accounts that require litigation. We have many years of litigation experience. Our Nevada Attorney, Bob Herman, has been with us for over 26 years and our California attorney has been with us 23 years. Between these two veteran attorneys, your accounts that require litigation will be handled with proficient expertise.

We feel NBF can provide CCFD a strong value added service, since CCFD also handles the billing for other fire districts we have serviced. Our staff already has the knowledge and expertise of the billing of these entities.

Our firm should only be selected if the City of Carson sees NBF as a viable agency with which to partner. It has been our philosophy to build relationships over a long period of time, never on individual accounts. If only dollars matter (although a very important ingredient), then simply choosing a low bidder will satisfy that criterion.

EXHIBIT 51.2

National Business Factors, Inc. has been established since 1960. NBF has been in the Carson City community since 1978.

NBF's philosophy is to train our collectors to be Collection Analysts not just bill collectors, but to analyze the debtors situation and to offer solutions to help them take care of their debt. Our collectors are given the latest tools and training seminars to keep them abreast of the latest laws and techniques. We are aggressive and persistent with working our collection accounts. Our collectors and support staff do a thorough job. Accounts remain on our data base for 7 years, if no activity, and longer if there has been activity. We retain our large data base because we represent so many local/regional clients. Our statistics prove our excellent track record!

In addition to our professional staff in California and Nevada, we are active members of the American Collectors Association. We may forward claims for debtors located in states other than California and Nevada to ACA members worldwide.

We believe in a sense of community. Partnering with your agency in Carson City means keeping the dollars here and employment opportunities in the community.

EXHIBIT 51.3

30% (thirty percent) contingent upon collection. \$1.25 (one dollar and twenty five cents) per pre-collect letter.

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EXHIBIT 51.4

NBF handles projects on a team appointment basis. These are our selections for this project.

**Robin M. Clegg
Executive Vice-President**

Forty years experience directing and facilitating accounts receivable management operations. The last twenty years specializing in solutions and resolution of healthcare accounts receivables. In 1987 developed a program using a predictive dialer to do precollect programs for healthcare providers, primarily hospitals with large self pay and out-patient receivables. In 1988 developed what is now considered the modern day early-out (extended business office) program that is used across the country by outsourcing companies and hospitals.

Presently Executive Vice President for National Business Factors, Inc. an accounts receivable management company specializing in collections of bad debts, self pay management programs and healthcare accounts receivable clean-up programs.

Organizational Achievements

- Served as President of the American Collectors Association of Texas 1982-83 and 1991-92 an organization of 200 members.
- Served as National Director for ACA of Texas to the American Collectors Association for eleven years from 1982-1992 an organization of 5000 members.
- Served on the Healthcare Client Services Committee, an organization of 600 members and a division of the American Collectors Association, for three years and chaired the committee in 1993.
- Received the ACA of Texas highest award, the Chris Croley Award in 1985.
- Received The ACA of Texas award for excellence, the Ken Harris Award in 1989.
- Received the American Collectors Association highest award, the Paul Bunyan Award, for programs presented for the Healthcare Client Services division in 1991-92.
- Received recognition in the International Fellowship of Certified Collectors in 1992.

Served as chairperson for Healthcare Financial Management Association, Gulf Coast Chapter's Community Outreach Program.

js 4/28/04

EXHIBIT 51.4 continued

**Dennis L. Kempf
Director of Outsourcing Services**

Mr. Kempf has twenty three years experience in Healthcare Receivable Management. Mr. Kempf's experience encompasses acute hospital billing, hospital based physician billing (clinic, urgent care, radiologist and emergency professional services) and allied health (ambulance) billing and collection management. Prior to NBF, Mr. Kempf held the position of Director of Patient Accounting and Patient Accounting Systems Analyst for Tahoe Forest Hospital District. During his 12 years at Tahoe Forest Hospital, he directed the billing and collections of the acute hospital, skilled nursing facility, urgent care, clinic services, radiologist, emergency physicians and ambulance services for the district.. Several fire districts and professional medical groups utilized the hospital district for billing and collection through contracted services.

Prior to the position at Tahoe Forest Hospital, Dennis held the position of Director of Business Services for Lodi Memorial Hospital in Lodi, California. He directed the operations of Information Technologies, Patient Billing and Collections, Inpatient Admissions and Patient Registration Access for all outpatient services programs.

Mr. Kempf holds an Associates of Arts degree in Business Administration and a second degree in Computer Sciences, along with 19 years membership and class involvement with Healthcare Financial Management Association and other healthcare organizations.

Mr. Kempf is the Director of Outsourcing Services for both our self pay management program - CAP, and our accounts receivable clean up program - ARC. Both programs are designed to assist healthcare providers in management of their accounts receivables. Mr. Kempf directs the operation with a major emphasis on knowledge, details and accuracy in the receivables management operations. Mr. Kempf also provides a wealth of information and experience to our collection department staff on medical services related accounts.

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EXHIBIT 51.5

**Liesl Ann Barkley
Vice President of Customer Relations**

Ms. Barkley has eighteen years of credit and collection experience and is a 16 year employee of NBF. She started her career with NBF in the collection department and was advanced to the position of Collection Manager. She took a leave of absence to pursue a career in banking and became one of the top Certified Loan Officers at West America Bank. Ms. Barkley returned to NBF in May of 1992 as manager of the collection department. In February of 1998 she was promoted to Manager of Customer Relations. In 2001, Liesl was promoted to Vice President of Customer Relations. Liesl, currently directs the sales operation of the company as part of her responsibilities as Vice President of Customer Relations.

Ms. Barkley holds a Collection Agency Manager's Qualification Certificate with the State of Nevada, Department of Business and Industry, Financial Institutions Division.

Ms. Barkley is well versed in teaching the Fair Debt Collection Practice Act and collection methods. She is in demand by our clients to hold in-house seminars on both of these topics.

Educational Background:

College of Marin, Kentfield, CA and Sonoma State University
Marty Cohen; Proactive Relationship Banking,
Learnex: Community Lending, Certified Financial Service Program, Tele-Sales
Omega: Systematic Collections
American Collectors Association: School of Sales, Top management, Fair Debt Collection Practices Act and several classes on telephone collections and techniques.

ps 4/28/04

EXHIBIT 51.6

We have two offices in Carson City, NV with highly trained collection staff who have many years of medical collection background. We presently have 46 employees. Our Corporate office is located on Mica Drive. Both offices have the full capability of handling the collection process from beginning to end. Our Attorney for the past 26 years is Bob Herman who handles all of our litigations in the state of Nevada.

All of our collectors go through an extensive training program on collection tactics and compliance of the Fair Debt Collection Practices Act.

Most of our collectors have many years of medical billing background, which has been a key asset to our success in this day and age of the slow paying insurance companies. We have several bi-lingual employees to help with the diversity of calls we receive.

EXHIBIT 51.8

The Sacramento office is our branch office with full capability of handling the collection process from beginning to end, including litigation in the state of California. Our Sacramento office has retained the same attorney firm for the last 14 years. Marc Stolman has valuable experience in all types of collection litigation, including numerous accounts where Nevada debtors have moved throughout the state of California. Our Sacramento office would handle those accounts for patients living in California who have an attainable asset to proceed with litigation. Ana Martinez, who has been with NBF for 28 years, is our Legal Department Manager, would process these accounts. Ms. Martinez is responsible for all contact with our attorney and the California court system. She has built a great reputation with the California court system, always complying with the rules and meeting each courts requirements. As a bilingual, Ms. Martinez helps when we need to interpret and assist a Spanish speaking debtor. She also helps translate our Spanish letters and notices.

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Your First Choice in Receivables Management

EXHIBIT 51.9

National Business Factors, Inc.

Since 1960

April 20, 2004

Dear Reader:

Once again, I thank you for giving our firm the opportunity to respond to your bid request. When we last bid your choice went in a different direction. I know I speak for our entire staff when I say that we hope NBF will be considered as a result of this proposal.

Our history with Carson City Fire goes back a long way. Since we share the community, I hope we can "keep it local" this time around. I can assure that our service will be second to none. Our work is a model in our industry and many firms of all sizes and industries in and around Carson City and the entire Eagle and Carson valleys are numbered among our clients. We appreciate all of them and would be honored to number your fine organization as one of them.

Should you desire any further amplification or clarification of any points in our response, please simply notify us and we will be happy to assist in any way possible. And, thank you again for your consideration.

Sincerely,

J.W. Khasiak

J.W. Khasiak
President/CEO

- Bad Debt Collections
- ♦
- Self-Pay Collections
- ♦
- Letter Service
- ♦
- Pre-Collect Service
- ♦
- Commercial Collections
- ♦
- Early Out Programs
- ♦
- Accounts Receivable Group (ARC)
- ♦
- Invoice Management & Control
- ♦
- Automated Billing
- ♦
- In-Service Seminars
- ♦
- Bad Check Electronic Representation (RCK)
- ♦
- Electronic Funds Transfer Service
- ♦
- Off Premises Campaigns
- ♦
- Medical Billing

775.883.3700 Voice 775.887.7058 Fax
969 Mica Drive, Carson City, Nevada 89705



Section 3
Page 8
916.843.1920 Voice 916.843.1922 Fax
9845 Horn Road, Ste. 170, Sacramento, CA 95827

MISSION STATEMENT

We are committed to working our clients' accounts receivable as if they are our own. Our efforts are of the highest quality, our integrity without question, and our standards the measure of our industry. Our prices are fair. Our work is completed as promised, and our customers' satisfaction is the uppermost challenge in each of our employee's daily goals.

We strive to create a receivables management, billing, and collection environment that is focused on the goals of our clients, and the rights of the individuals we contact on behalf of our clientele.

We are committed to bringing a strong sense of professionalism to the people we employ. We strive to train, nurture, and compensate our employees so that each of us is National Business Factors' most important ingredient, while helping to better the community in which we live and work.

EXHIBIT 51.11

Accounts are first washed through ICQ for the correct mailing address, then is processed through BANKO to check if there is a bankruptcy on file. If we discover a chapter 13 or 11 bankruptcy has been filed on a balance of over \$1,000 and the debtor has assets, a claim is filed. Otherwise, the account will be canceled back to our client as uncollectable.

Our System then matches the account with all other existing accounts in our data base. Our current match-up rate is 78%.

An initial notice is sent to the debtor and the account is queued to the collection analyst for telephone contact the next day. the collection analyst works the account or receives incoming contact, which ever comes first. We staff our department with bilingual analysts.

Upon notification of a dispute (whether in the debt verification period or not) every attempt is made to gather the information necessary to resolve such dispute. We will require your intervention only when a dispute is seemingly legitimate and documentation beyond what we have is necessary. Because we approach such sensitive areas as disputes subjectively to maintain a high standard of personalization for your customer, no form letters are part of our process. All such responses are initiated by original dictation regarding that specified debtor dispute.

All of our debtor locating is done on line. All of our accounts are washed through a number of data bases. These data bases check for various information needed to assist us in locating the correct address of your party. We will check the NCOA (National Change of Address Service) along with a privately sourced system which compliments the United States Postal Service. This secondary service increases mover "hits" by identifying numerous moves not reported to the USPS for change of address. Next, we will purify the address given to us as mail return. Since over 20% of addresses fail postal specifications, all that may be necessary is to standardize the address by correcting it, enhancing it when necessary and finally verify the zip code and automatically make the correction for zip and city/state. The data base is also searched for 1) a phone number at the address and 2) a phone number for that surname in the immediate geographic area and 3) provide the names and telephone numbers of 4 nearbys by branching out from the debtors house number while covering both sides of the street.

We also use the best products available for debtor locating from all three major credit bureaus; Experian, Trans Union and Equifax. The collectors have the ability to pull anyone of these reports, depending on the need, right from their computer. Within 2 hours the credit report is on the system ready for them to begin searching for assets or location of debtor.

A letter series runs in conjunction with telephone calls. Accounts warranting litigation are sued when demand collections are exhausted. Our collection software requires an action taken when accounts are presented to the Collection Analyst. All accounts are prioritized and weighted per industry guidelines.

We contact, or attempt to contact, the debtor every 10 days unless prior activity would dictate a sooner involvement in the account, or a determination is made which requires no further attempts.

Our agency reports to Trans Union, Experian and Equifax after an account has been with us 90 days. We do not report disputes, accounts in a paying status or accounts under \$50.00.

The collection analysts are reviewed daily as to their activity on accounts. All accounts are reviewed prior to being deemed uncollectable. Supervisors also perform random audits to assure our work standards are being met. A daily desk productivity report makes each collection analyst responsible for each work day. Collectors have the ability to accept payments over the phone; either by electronic debit or by Master Card or Visa.

4/28/04

EXHIBIT 51.13

Our computer system can generate 150 standard reports and can customize any group of data elements into a report. Specifically; our acknowledgment is generated the same day accounts are input. Our cancellation of accounts, monthly inventory listing and analysis reports are generated at month's end. Monthly remittance advice is also generated on month's end and sent to our clients by the fifth working day of the new month.

EXHIBIT 51.14

Accounts are canceled upon request. We ask that our clients look out for our interests when payment is expected.

EXHIBIT 51.15

NBF previously handled Carson City Fire Department (ambulance accounts) since October 1990 until late 1992. We still have a substantial inventory which we are actively working. We have worked with your staff diligently with no complaints.

NBF has serviced REMSA Ground Ambulance & REMSA Care Flight since May of 1989. Our staff is highly experlenced in handling ambulance claims. Our professional staff is experlenced in the medical terminology used by the EMT's and the Paramedics and are familiar in reading the documentation/notes to help them discover other means of payment. Our collection analysts are trained how to handle re-filing of ambulance claims.

NBF also handles East Fork Fire since 198, Humboldt General Hospital - Humboldt County Ambulance Service since 1986, Mason Valley Fire Protection since 1985, North Tahoe Fire Protection since 2000 and Tahoe Douglas Fire Department since 2004.

EXHIBIT 51.16

Remittances are frequently negotiated and NBF has the flexibility presently of remitting weekly, monthly, gross or net. A remittance advice accompanies our check. This report indicates the date of the payment, the amount of the payment, the present balance and if the payment was made to your office or ours, and the remaining balance and commission earned by our office.

EXHIBIT 51.17

Yes. We provide one pre-collect letter at a cost of \$1.25 per letter. The letter gives the debtor 10 days to pay. In reality we hold the account for 21 days for a resolution. Our customer service representative will contact your representative on the 21st day to see which accounts need to be turned over to straight collections.

EXHIBIT 51.18

Minimum balance for suit is a combination of \$600.00 in principal from one or more clients' accounts to litigate on wages and a combined principal balance of \$1,000.00 for a lien on real property. Litigation is expensive! Our staff of collection analysts are trained to motivate payment on accounts by demand as much as possible. However, if a debtor remains recalcitrant and assets are available, we will sue. Once we receive your authorization and you have verified the correct balance, the account will be handled by our legal department and our collection attorney. All attendant costs are borne by NBF.

13 4/28/04

EXHIBIT 51.19

Our agency reports to Trans Union, Experian, and Equifax after an account has been with us ninety days.
We do not report disputes, accounts in a paying status or accounts under \$50.00.

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY

COLLECTION AGENCY LICENSE

Carson City, Nevada

No. CA04026

Dated: July 01, 2003

This is to Certify That

National Business Factors, Inc. of Nevada

Having paid the designated fee and having fulfilled the requirements of Chapter 649 of the Nevada Revised Statutes, and the Rules and Regulations established thereunder, is authorized to conduct a licensed collection agency business within the meaning of said Chapter and Rules and Regulations at:

*969 Mica Drive
Carson City, Nevada 89705*

**This license is held subject to regular renewal thereof
as prescribed by law and expires on June 30, 2004.**

Date of First License Issued:

September 5, 1978

Number of First License Issued:

#743

EXHIBIT 52.2

Financial Institutions Division

BY:



Commissioner

This License is NOT Transferable or Assignable

SECTION 3

PAGE 14

STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
COLLECTION AGENCY MANAGER'S
QUALIFICATION CERTIFICATE

Carson City, Nevada

No. CM04026

Dated: July 01, 2003

This is to Certify That

Robin M. Clegg

Having paid the designated fee and having fulfilled the requirements of Chapter 649 of the Nevada Revised Statutes, and the Rules and Regulations established there under, is authorized to be in active charge of a licensed collection agency as its Qualified Manager within the meaning of said Chapter and Rules and Regulations.

**This Certificate is held subject to regular renewal thereof
as prescribed by law and expires June 30, 2004.**

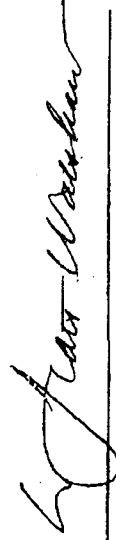
Date of First Certificate Issued:

July 25, 2000 #CM01001

**This License is NOT Transferable or
Assignable**

Financial Institutions Division

BY:



Commissioner

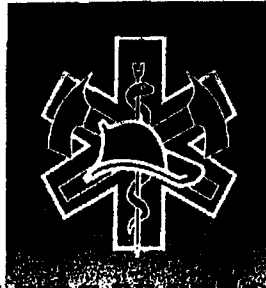
EXHIBIT 52.3

SECTION 3

PAGE 15

XB 4/26/04

EXHIBIT 52.6



NORTH TAHOE FIRE PROTECTION DISTRICT

Serving the California Communities on the North and West Shores of Lake Tahoe

To whom it may concern:

We have been customers of National Business Factors, Inc. for four years and have found them to be highly effective on collecting on our bad debt accounts. Their recoveries are considerably higher than our previous agency.

Their customer service is of the highest standards, and their personal touch really shows. They are always there to help us in any issues we may have even if they do not directly involve our accounts.

We would recommend NBF to anyone looking for a professional effective collection agency.

A handwritten signature in black ink, appearing to read "Todd Conradson".

Todd Conradson
Battalion Chief

SECTION 3

PAGE 16

PO Box 5879 • 300 North Lake Boulevard • Tahoe City, California 96145

Business: Phone 530-583-6913 / Fax 530-583-6909 • Division of Fire & Life Safety: Phone 530-583-6930 • Emergency 9-1-1



EXHIBIT 52.6

Regional Emergency Medical Services Authority

April 19, 2004

To Whom It May Concern:

We have been customers of National Business Factors for over 13 years and have found them to provide the best recovery on our accounts of any other collection agency we have used in Northern Nevada. They are always professional and responsive to our needs and always considerate of our patient's situations. Their collection rate is commensurate with national standards.

We can recommend NBF to anyone looking for an outside collection agency.

Sincerely,

A handwritten signature in cursive script that reads "Dona L. Eveatt".

Dona L. Eveatt
Vice President/Business Services
REMSA

SECTION 3

PAGE 17

JP 4/12/04

EAST FORK FIRE AND PARAMEDIC DISTRICTS

P.O. Box 505
1594 Esmeralda
Minden, NV 89423
(775) 782-9044 (775) 782-9043

Jamie Harris, Senior Account Clerk

EXHIBIT 52.6

April 9, 2004

National Business Factors
969 Mica
Carson City, NV 89705

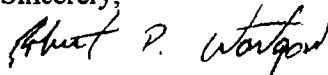
Gentlemen:

East Fork Fire & Paramedic Districts has been a client of National Business Factors since 1981. During this time, we have found NBF to be honest and straightforward in their approach to business.

We were approached by another agency out of Las Vegas and used their service along with National Business Factors for a year. The end result was that we returned to NBF as our only Collection Agency.

Their staff is pleasant to work with and have been very helpful in the resolution of collection matters. We appreciate their one-on-one approach very much.

Sincerely,



Robert D. Wartgow
Deputy Chief/EMS

SECTION 3

PAGE 18

JB 4/28/10

Exhibit 52.7.1.4

REMSA Ground Ambulance uses our collection agency program, Accounts Receivable Clean up Program and our CAP Program.

Exhibit 52.7.2.4

Eastern Plumas District Hospital uses our collection agency program and our CAP program.

Exhibit 52.7.3.4

East Fork Fire and Paramedics uses our collection agency program.

70 71010



Your First Choice In Receivables Management

National Business Factors, Inc.

Since 1960

Exhibit 58.2

EXCEPTION SUMMARY

Carson City Purchasing & Contracts

Bid Response

Page #39, Item #52

The Bureau of Collection and Investigative services no longer exists in the State of California and no state regulatory body issues licenses to practice collection services in the State of California.

- Bad Debt Collections
- ◆
- Self-Pay Collections
- ◆
- Letter Service
- ◆
- Pre-Collect Service
- ◆
- Commercial Collections
- ◆
- Early Out Programs
- ◆
- Accounts Receivable Cleanup (ARC)
- ◆
- Invoice Management & Control
- ◆
- Automated Billing
- ◆
- In-Service Seminars
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- Off Premises Campaigns
- ◆
- Medical Billing

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