RUNCI GROUP

ADVISOR ◄ BROKER ◄ PORTFOLIO MANAGEMENT

Runci Group provides advisory, brokerage and portfolio management services to buyers and sellers of distressed assets, nationwide.

◄ ADVISORY SERVICES

- Portfolio Financing
- Valuations & Appraisals
- Liquidation Strategy

◄ BROKERAGE SERVICES

- First Time Sellers
- Resellers
- National, State & niche

◄ PORTFOLIO MANAGEMENT

- Custom designed and fully implemented recovery plans
- National agency and attorney network

ADVISOR

Many of our clients need nothing more than a little guidance or perhaps an extra hand on deck. We have advised many first time sellers on the opportunities and snares inherent in the debt sales market, helping to ensure that their first debt sale is a successful and profitable experience.

On the other side of the table, we help debt buyers navigate the debt purchasing waters, including portfolio valuation, purchase and sale agreement negotiation, financing arrangements and advice on the best collection agencies and law firms to use for particular debt classes.

TRADITIONAL COLLECTION AGENCY

"Within three months, Runci Group had our agency's debt buying operation up and running. We have since acquired more than $30 million of charge–off accounts."

Experienced buyers and sellers turn to us when their own internal resources are stretched and they require additional resources to ensure the successful completion of a project or transaction.

BROKER

Many debt sellers take advantage of our expertise and extensive network of national, regional and state buyers to manage the sale of their portfolios. We develop the sale strategy, implement an aggressive telephone and direct mail sales effort and assist in the final negotiation and post sale mechanics. We have the experience to know where in the marketplace your portfolio will yield the best price consistent with your expectations. Since inception, we have assisted buyers and sellers in transactions involving more than six million accounts.

MAJOR RETAILER

"Runci Group improved our sale price by more than 35%"

DEBT BUYER

"Runci Group produced results in weeks that would have taken us months to achieve on our own."

[see reverse]

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ABOUT RUNCI GROUP

- Five million accounts (more than $2 billion) under management
- Asset types include credit cards, auto deficiencies, personal loans, telcom, utility, student loans, DDA, PDLs and direct marketing accounts
- Management team with 60+ years of industry experience
- Active ACA International and DBA Member
- Organized in June, 2005

PORTFOLIO MANAGEMENT

Debt purchasers and creditors today find themselves with portfolios that are not being worked and are not easy to sell. Runci Group Portfolio Management will improve liquidation through daily focused management and measurement of the agencies and law firms that comprise our network, while freeing you up to focus on your business. More time to manage your business combined with better collection performance from Runci Group Portfolio Management gives you an edge that can translate into better performance and higher liquidations.

Our ability to manage your portfolio while simultaneously looking for the right opportunity in the debt sale market means we can quickly respond to changes in fundamental market economics or "blue bird" opportunities that arise.

CHRISTOPHER RUNCI

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CHRIS RUNCI is the founder of Runci Group. He began his professional career in 1994 as a financial analyst at Cohane Rafferty Securities Inc. (CRSI), an early pioneer in the debt sales market, now owned by Lehman Brothers. He has held various management positions at Outsourcing Solutions Inc. (OSI), CollectionsX, the National Attorney Network (NAN) and TSYS. Mr. Runci also co-founded Endeavor Financial Partners, a national purchaser of distressed debt. He is currently serving a two year term as a Committee Member of the ACA Asset Buyer's Division and is a frequent speaker at industry events. Chris has a degree in Economics from Brown University.

TODD HARRAKA

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TODD HARRAKA is a Partner and Director of Business Development at Runci Group. Todd previously worked for Bishop Street Capital Management, a registered investment advisor owned by First Hawaiian Bank. At Bishop Street, Todd was an equity trader and performance analyst. Todd began his career as a sales trader with JP Morgan in San Francisco. Todd received a degree in Political Science from the University of Rhode Island.

BRUCE TAYLOR

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BRUCE TAYLOR is the Director of Operations at Runci Group. He oversees the company's nationwide agency & attorney network. Bruce is a 22 year veteran of the accounts receivable industry. He previously founded and managed David Taylor & Associates, LLC, which specialized in consumer and commercial debt collection with a primary focus in the purchased debt markets.

Bruce has been an active member of the DBA, CLLA, ACA International, NECA and the ACA's Asset Buyer's Division for many years. He has spoken at the ACA's Fall Forum and the annual NECA conference. In 2005, he became an ACA Scholar.