Our Focus:

Excellent service, value and results

At VLV Vantage Point, our mission is simple: To provide prompt, ethical debt management and collection recovery solutions to institutions in education, banking and other consumer lenders. We approach it with a steadfast focus on results, along with high standards of service excellence and value.

With over 75 years of combined portfolio management, investigation and collection experience, the experts at VLV-Vantage Point know what it takes to meet your short-term revenue requirements. Yet we never lose sight of your long-term goals.

See what it takes to get results. Look inside, or visit VLV Vantage Point at www.vlv-vantagepoint.com.

Take a closer look at VLV-VantagePoint

Visit:www.vlv-vantagepoint.comEmail:info@vlv-vantagepoint.comPhone:800-915-2440Fax:603-898-2426

224 Main St. Suite 1C Salem NH 03079

VLV-VantagePoint is a licensed and bonded debt recovery provider headquartered in southern New Hampshire. Founded in 2003, we offer premier debt recovery and management solutions to institutions in education and banking. We also recover consumer debt for the medical, insurance, utility and retail industries. Our commercial division specializes in commercial recovery and repossession.

VIV VANTAGE OINT

Recovery Solutions

Debt Management and Recovery for Education and Banking



call today: 1-800-915-2440

Debt Management & Recovery

From every angle

When it comes to debt management and collections, VLV-VantagePoint knows there's more to it than meets the eye. First, there's strategy. Prompt recovery and investigative techniques are priorities for banks. So is easy access to advanced technology services.

But in education, you need to balance recovery with the long-term advantages of loan resolution and student loyalty. Then there's the challenge of managing Title IV loans and the various options available to borrowers – like deferment, cancellations and consolidation. Private loan programs and their unique repayment alternatives add another level of complexity.

Take a look at VLV-VantagePoint.

VLV-VantagePoint has the insight and track record to meet these challenges. Since 2003, we've been helping premier education institutions and Fortune 1000 lenders reach their portfolio management goals with exceptional integrity and knowledge.

Our approach: Flexible debt collection, investigation and management solutions that yield short- and long-term revenue results – while meeting complex regulatory requirements. We back it all with a rigorous commitment to service excellence focused on your convenience, your goals and your trust.



VLV-Vantage Point Debt Management and Collection Services

Timely, ethical account recovery

VLV-VantagePoint specializes in timely collection strategies for recovering consumer debt and accounts receivables. We tailor our approach based on the urgency of your recovery needs, the age of your accounts receivables and options available to borrowers. Our experienced, well-trained collection team is expert at keeping portfolios current and managing accounts through the delinquency process.

Knowledgeable loan resolutions and account curing solutions

With our extensive knowledge of Title IV federal loan programs, VLV-VantagePoint can manage the complexities of curing accounts, addressing deferment and cancellation options, and simplifying loan resolution and consolidation.

Convenient, responsive account service and communications

VLV-VantagePoint combines a modern technology platform and responsive customer service to simplify communications and keep you up-to-date on the progress of your accounts, as well as the regulatory changes that impact your portfolio. We offer **online account access** and reporting. And we communicate with you on your terms; through the channels you prefer with the frequency you require.

Debt Collection and Management Services For Education For Banks

- Perkins loans
- Tuition & housing costs
- Institutional loans
- Private loans
- Library, bookstore & parking fees
- Credit card debtNSF fees
- Overdrafts
- Loans
- Deficiency balances



Our People: The VLV-VantagePoint Difference

A rewarding customer experience is at the heart of any successful business relationship. So we support our recovery and management solutions with highly accomplished and well-trained people that are focused on service excellence and ongoing knowledge development.

When you work with VLV-VantagePoint, you can count on responsive, on-target communications 100% of the time. You can also trust that the experienced professionals managing your accounts are up-to-date on all relevant regulations and skilled at applying the latest, most effective collection techniques.

The difference is extraordinary – from the experience and accessibility of our senior management to the knowledge and integrity of the strategists that manage your accounts.