

Management Agreement for Collection Services

This Management Agreement, dated 12/19, 2011, is a contract by and between the Commonwealth of Virginia (the "Commonwealth") and CGI Technologies and Solutions Inc (formerly CGI-AMS, Inc.) ("Vendor"). This Management Agreement is issued pursuant to Statement of Work ("SOW") Number 6 to the Enterprise Application Master Services Agreement dated as of December 30, 2005 (the "Agreement") between the Commonwealth and Vendor. This Management Agreement incorporates the terms and conditions of the Agreement as if the Agreement were fully set forth in the text of this Management Agreement except to the extent expressly provided otherwise herein.

This is an optional-use statewide term contract for collection services for accounts receivable for use by Commonwealth of Virginia agencies and other public bodies on an as-needed basis. For the purpose of this contract, a using entity, whether a state agency/institution or other public body, may be referred to as "Agency" or "the Commonwealth."

1. Management Agreement Term

1.1 Management Agreement Effective Date

This Management Agreement is effective as of 12/19, 2011.

1.2 Management Agreement Term

Pursuant to SOW No. 6, issued under the Enterprise Application Master Services Agreement, the term of this Management Agreement will commence on the Effective Date and continue for a term of six (6) months. This Management Agreement may be renewed by the Commonwealth upon written notice to Vendor at least ninety (90) days prior to its expiration, for up to three successive six-month periods, under the terms stated herein or as otherwise mutually agreed.

2. Description of Services

2.1 General Expectations

Vendor shall furnish all labor, supervision, equipment, and materials required to provide collection services of varying delinquent accounts receivable (primary, secondary, tertiary, and written off debt) as assigned by the Commonwealth on an as-needed basis and as mutually agreed. The Commonwealth will facilitate agency coordination and communications. The objective is to achieve maximum net return to the Commonwealth of the total dollar value of assigned delinquent accounts receivable without regard to amount, while in compliance with all applicable laws and regulations.

The varying types of delinquent accounts that the Commonwealth may place with Vendor are general in nature and may include, but are not limited to: standard receivables (such as returned checks, short payments, monthly service charges for drivers records, special billing for services and amounts owed to the agencies, liquidated damages, rental fees/taxes) debts from individuals (such as damage to a guardrail or bridge, for example) debts owed by businesses (for example unpaid fees for outdoor advertisements, unpaid rental fees etc.); Virginia Occupational safety and health infractions; receivables originating from labor law infractions; special billings for services and amounts owed to agencies; performance fees; unpaid citations; overpaid benefits (for example unemployment benefits overpayment); unpaid unemployment taxes; provider debt owed doctors, hospitals and other medical establishments; receivables

from individuals for overpayment for medical services; library fees; salary overpayments; utility charges; employee overpayments; student stipends, etc. Agencies may exclude certain delinquent accounts that have a high probability of collection because they can exert leverage that induces the debtor to pay the debt.

Vendor shall promptly undertake the collection of the assigned accounts receivable through proper and lawful means. Vendor shall comply with the Fair Debt Collection Practices Act, 15 U.S.C.S. 1692 et seq., the Virginia Debt Collection Act (§ 2.2-4800 et seq.), and any applicable guidelines established by the Federal Trade Commission or regulatory State agencies, described herein and with such reasonable additional restrictions as may be imposed by the Commonwealth regarding the days and times of the day the Vendor may telephone the debtor. In general, Vendor will be assigned overdue accounts receivable that are less than \$3,000 per account, unless a particular using agency or institution obtains a waiver from the Office of the Attorney General's Division of Debt Collection. The agency will also include or add fees, interest, penalties and any other amount to the amount of the debt in accordance with applicable policies and law including, but not limited to, agency assigned penalties and interest and the expected vendor fee charged in accordance with this agreement. Where this is the case, the Vendor will be tasked with collecting the debt as well as the agency established fees, interest and penalties including related vendor collection fees from the debtor. The Office of the Attorney General's Division of Debt Collection may permit the agency to assign to Vendor overdue accounts receivable that are \$3,000 or above but less than \$15,000 per account. Commonwealth agencies are guided by the Commonwealth of Virginia, Department of Accounts (DOA), Accounts Receivable Collection Guidelines, available in the Commonwealth Accounting Policies and Procedures (CAPP) Manual at the DOA web site at www.doa.state.va.us.

2.2 Acknowledgment of Account Referrals

Vendor shall acknowledge referral of accounts by transmitting a statement to the using agency within seven (7) business days of the referral. Such acknowledgement shall verify the number of accounts referred and provide, at minimum, the following for each account: the debtor name, the account number, date of the original referral, date of debt, and the account balance.

2.3 Grouping Accounts

The Vendor shall attempt to group all receivables referred under this Management Agreement pertaining to a specific debtor prior to the beginning of collection efforts and combine subsequently referred bills with the matching account previously referred.

2.4 Collection Notices

The Commonwealth shall approve the content of any collection notice, form letter, form email or telephone protocol prior to the Vendor's use of such notice, forms or protocols in performance of the Management Agreement.

2.5 Minimum Collection Procedures

Within thirty (30) calendar days of receiving referral of an account, Vendor shall, at a minimum, implement the following collection procedures to achieve recovery on each account:

- 2.5.1 Vendor shall notify the debtor in writing that Vendor is now handling the debtor's account and demand immediate payment from the debtor. If the notification letter is returned due to a bad address, Vendor shall attempt telephone, email or other contact with the debtor to get a good address. If no

contact is made or no contact information is found, Vendor shall perform a skip trace to locate debtor or utilize a credit reporting service or other database to locate sources.

2.5.2 Subsequent to sending this notice, Vendor shall perform at least three actions to collect the account referred including but not limited to any of the following actions:

- send an additional letter or letters demanding payment;
- attempt telephone, email, or other contact with the debtor to demand payment.
- perform a skip trace to locate debtor;
- utilize a credit reporting service or other database to locate sources for an administrative lien.

Vendor shall conduct its collection procedures to avoid any significant impact on the Commonwealth's ability to perform its operations.

2.6 Monies Collected

The Vendor shall instruct each debtor to make the check payable to the Commonwealth of Virginia. The Vendor will provide written payment instructions for the debtor to send payment to the Vendor.

The Department of Accounts will request from the State Treasurer's office a new Treasurer of Virginia Zero Balance Account (ZBA) titled "[Agency Name] – Delinquent Debt Collections." This account will be opened at the bank of choice determined by Treasury. All delinquent debt collection payments received by Vendor shall be deposited into the ZBA using the bank's ACH system no later than the close of the business day following the day on which the funds were received. Vendor's obligation to safeguard and promptly deposit all delinquent debt collection payments received shall survive the expiration or termination of this Management Agreement.

Vendor shall provide a daily reconciliation file for accounts collected, corresponding amounts deposited in the ZBA that shows the ACH file amount, reversal amounts (if any), and grand total deposited. The file will also contain detailed information on each deposit including agency name, debtor name, date collected, type of debt such as Primary, Secondary, or Written Off and expected Vendor fee. This information is required each day in order to reconcile the account.

The bank will automatically bring each ZBA to a zero balance each business day by either moving the funds from the ZBA to the Treasurer's General Account or, should there be an event where an Automated Clearing House (ACH) payment is returned for an amount larger than the daily settlement, the Treasurer's General Account would be debited to zero balance the ZBA. Management of the account will be performed by the Department of Accounts to include the reconciliation and posting of deposit certificates to the Commonwealth's general ledger (Commonwealth Accounting and Reporting System (CARS)). The State Treasurer's office will be responsible for reconciling the zero balance entries on the General Account. The monthly banking fees associated with this account shall be paid by Vendor. All activities related to the ZBAs shall comply with the Code of Virginia, Sections 2.2-1802 and 2.2-1813.

Definition of ACH: Automated Clearing House refers to the electronic network used by financial institutions in the United States to process both debit and credit batch transactions. The rules governing ACH are established by National Automated Clearing House Association (NACHA)-The Electronic Payments Association and the Federal Reserve.

2.7 Settlement Offers

Vendor shall have no authority to negotiate settlements. In the event that Vendor receives an offer in compromise from a debtor or his/her representative, Vendor shall immediately cease collection efforts and contact the Agency to determine whether collections action should be suspended. Any settlement offers must be approved by the Attorney General and the agency head pursuant to Va. Code §2.2-514. If the offer is approved, Vendor's fee will be based on the final amount collected pursuant to the revised, agreed upon settlement.

2.8 Legal Action and Referrals

At the time an agency initially agrees to place its accounts with Vendor under this Management Agreement, Vendor must obtain written authorization from the using agency before indicating to debtors that the Commonwealth may initiate legal action to collect the outstanding debt. If Vendor determines that legal collection action may be effective for a particular account, Vendor shall return any such account, and all associated account documentation and information to the Commonwealth with a recommendation that legal collection action be pursued. Notwithstanding the foregoing, Vendor shall return accounts for consideration of legal action when:

- 1) Vendor receives notice that the debtor has filed bankruptcy or is involved in other insolvency proceedings. (Note: Perkins loans are generally not dischargeable under bankruptcy. Vendor should seek further instructions from the using agency regarding return of the account when collecting such accounts from a bankrupt debtor)
- 2) Debtor is known to have assets and refuses to pay.
- 3) Debtor has legal counsel.
- 4) A statute of limitations will expire within ninety days.
- 5) Vendor has actual knowledge that collectability will be rendered ineffective by failure to take legal action.
- 6) Debtor refuses to pay because of a dispute with the validity of the underlying debt.
- 7) Debtor exercises the rights granted by the Fair Debt Collections Practices Act and informs Vendor to stop communications.

2.9 Credit Bureau Reporting

Vendor may report to an appropriate credit bureau information on debtors with accounts received or accounts that remain uncollected, unless the Agency notifies Vendor that the Agency does its own credit reporting.

2.10 Refund of Overpayment

Any overpayment received by Vendor that results in a credit balance owed to the debtor shall be brought to the Agency's attention immediately upon discovery by Vendor. The Commonwealth shall refund any overpayments to the debtor directly and not by sending the overpayment back to Vendor to convey to the debtor. Vendor shall promptly reimburse the appropriate Agency for any previously paid fees based on such overpayments.

2.11 Return of Accounts

- 2.11.1 Recall of Accounts. The Commonwealth reserves the right to suspend action or request the return of any referred account at any time upon written notice to Vendor. Vendor will receive no fee on payments received after an account is recalled by the Commonwealth, except as otherwise provided for herein.
- 2.11.2 Time Limit. If Vendor has been unable to procure payment, Vendor shall return the account to the Commonwealth with all information discovered by Vendor. An account shall remain with the Vendor no longer than twelve (12) months from the date of assignment or the date of the most recent payment, whichever occurs later, or at the Agency's sole discretion up to six (6) months after expiration of this agreement. At the end of this period, Vendor may request further instruction from the using agency. Vendor requests for additional time will be granted or denied solely at the discretion of the Commonwealth.
- 2.11.3 Account Information. All accounts that Vendor returns to the Commonwealth for any reason shall include all locator information discovered by Vendor and shall be returned in the data format specified by the Vendor and approved by the Department of Accounts as specified in Appendix B hereto which is incorporated by reference. Each returned account shall include, to the extent available, a complete address for employment, bank account information and sources of income and specify the reason why the account is being returned.

2.12 Retention and Audit of Collection Records

Vendor shall maintain accurate and complete records of all collection actions performed on each referred account. During the duration of this Management Agreement, Vendor shall provide web-enabled access to this information. The Commonwealth reserves the right to confirm the accuracy of all payment information furnished by Vendor by contacting the debtor or other payer directly.

Vendor shall retain all books, records and other documents relative to this Management Agreement for three (3) years after final payment or until audited by the Commonwealth of Virginia, whichever is sooner. The Commonwealth, its authorized agents, and state auditors shall have full access to and the right to examine any of said materials during the term of the Management Agreement and all retention periods.

2.13 Legal Compliance

Without limiting Vendor's duties under § 17 of the Enterprise Application Master Services Agreement, Vendor recognizes that debt collection activities are subject to statutory and regulatory requirements, and notwithstanding anything in the Enterprise Application Master Services Agreement or this Management Agreement, Vendor warrants that its activities and the activities of any subcontractor(s) shall at all times fully comply with all applicable federal and state requirements pertaining to such activities. In the event of any conflict between such requirements and any provision of this Management Agreement or any instruction from the Commonwealth or an Agency, such statutory or regulatory requirement shall take precedence, and Vendor shall promptly give DGS and such Agency written notification of the specific conflict.

2.14 Performance Standards and Reviews

The Commonwealth shall review Vendor's performance on a quarterly basis throughout the term of this Management Agreement. The first review shall occur as of 3/31, 2012. Each review shall include

assessment of Vendor's Net Back Recovery Rate, i.e. the net dollars returned to the Commonwealth. The formula for calculating the Net Back Recovery Rate is:

$$[\text{Total Dollars Collected} - \text{Collection Fees}] \div \text{Total Debt Referred} = \text{Net Back Recovery Rate}$$

Total Debt Referred will include debt assigned to Vendor for more than thirty (30) days.

The above calculation shall be calculated on a cumulative basis and on a current basis as follows. The cumulative figure shall be based on all activities since the Effective Date of the Management Agreement. The current figure shall be based on all activities subsequent to the previous review. A cumulative and current figure shall be calculated for each Agency, and for the Commonwealth as a whole.

Vendor agrees that the Vendor's Net Back Recovery Rates as shown by the above State-wide calculations shall at all times be not less than 8.6%, for primary assignments.. The Net Back Recovery Rates for Secondary, Tertiary, ad Written-off assignments will be calculated using the same formula and evaluated every six (6) months.

The Commonwealth shall have the right to terminate this Management Agreement for default (if the failure relates to the Statewide cumulative or current rate).

3. Use of Information Technology

3.1 Providing and Receiving Assignment Data

Vendor shall receive referrals of accounts and return all information on assigned accounts in the automated data format specified in Appendix B hereto which is incorporated by reference.

3.2 Improved Collections Results

Vendor will implement, operate, and manage the following technologies designed to improve collection results:

- Automated skip-tracing providing for faster and more efficient updated debtor information (e.g., debtor demographic and employment information) as well as Commonwealth online access to account information.
- Algorithmic account scoring to hasten revenue collections by ranking accounts according to recovery expectations. This creates a more productive account prioritization work flow and the Commonwealth will be provided online visibility to account segmentation and servicer assignment and results data.

3.3 Nonvisual Access to Technology

Pursuant to Section 17.6 of the Enterprise Application Master Services Agreement, Vendor shall be responsible for ensuring that all information technology delivered by Vendor to the Commonwealth complies with Section 508 of the Rehabilitation Act (29 U.S.C. §794d) as amended.

3.4 Software License Terms and Conditions

The collection services provided by Vendor do not include provision of software products to the Commonwealth.

4. Reporting Requirements

4.1 Agency Account Status and Analysis Report

On a monthly basis, Vendor shall submit to the applicable agency and the Department of Accounts, an Account Status and Analysis Report in an electronic format developed by the Vendor and approved by the Department of Accounts detailing activity for all referred accounts. This report must include the following for all open accounts: agency name, debtor name and account number, debtor addresses, date assigned, contacts made, correspondence, beginning balance, ending balance any amounts collected, the applicable collection rate, the date payment was received by Vendor, and the Vendor fee billed for each account collected. The report must also identify all accounts slated to be returned to the Agency and provide the following information for each returned agency name, account: debtor addresses, outstanding balance, history of collection efforts made and the reason for return. The report must also include and Vendor's monthly and cumulative liquidation rates. Each monthly report should provide sufficient detail to enable the Agency to verify any fees invoiced. Vendor must provide an Agency Account Status and Analysis Report to each Agency that has referred accounts to Vendor. A statewide summary report shall also be sent to the Department of Accounts.

Vendor shall provide a daily reconciliation file for accounts collected, corresponding amounts deposited in the ZBA that shows the ACH File amount, Reversal amounts (if any), Grand Total deposited, etc. This report shall include additional details, when available, such as agency name, debtor's name, payment posted, and type of debt (primary, secondary, tertiary, written off). A final month end report will be submitted to the Commonwealth that reconciles all monies submitted and deposited during the month. This report will allow the Commonwealth to reconcile back to the daily deposit and statements submitted during the calendar month in that it will provide all transactions including payments, reversals, and any direct payments reported to the Vendor by non-tax agencies. This report will be broken out by agency so that the Commonwealth may reconcile for each individual agency."

The Vendor will develop and maintain spreadsheets, and/or other tools to record collection activities and to provide reporting to state agencies. These reports will be sent to the Department of Accounts to enable Accounts to monitor and confirm the collections activities.

4.2 Department of Accounts Report

Vendor shall submit to DOA by the 15th day of each month an electronic Statewide Collections Report with the following information regarding Vendor's activities for the prior month:

- a. Total number and total dollar value of accounts placed with Vendor
- b. Total dollar amount collected by Vendor
- c. Total dollar amount charged for Vendor's services
- d. Total number and dollar value of uncollected accounts returned to Commonwealth
- e. Total dollar amount Vendor spent with small, women-owned and minority-owned (SWAM) business enterprises. Provide business name, SWAM status and expenditure.
- f. Number and dollar value of accounts placed broken down by agency.
- g. Dollar amount collected for each agency.
- h. Dollar amount charged for Vendor's services by agency.
- i. Number and dollar value of uncollected accounts returned by agency.
- j. Number and total dollar value of accounts placed with Vendor by type of account
- k. Total dollar amount collected by Vendor by type of account.
- l. Total dollar amount charged for Vendor's services by type of account

- m. Total number and dollar value of uncollected accounts returned to Commonwealth by type of account.
- n. Net Back Recovery Rate

5. Direct Payments to the Commonwealth

5.1 Grace Period

Vendor shall receive no fee on payments made directly to the Commonwealth within 14 calendar days from the date of Vendor's acknowledgement of an account referral. For all other periods during which an account is placed with Vendor, Vendor shall be entitled to share in payments made directly to the agency in accordance with the Fee Schedule set forth in Section 8.1. The Commonwealth will notify the Vendor of any direct payments received.

5.2 Set-Off Payments

Vendor shall receive no fee on funds collected by the Commonwealth as a result of exercising authority for right of set-off granted by the Code of Virginia, federal law or regulations promulgated by the Internal Revenue Service. The Commonwealth will notify the Vendor of any set-off monies received. The Vendor may have debts assigned by agencies and the debt may be collected through the set-off collection process even while the Vendor is actively working on collection of the debt. In such instances where the Commonwealth efforts result in collection of the debt via setoff the Vendor will not be paid a fee.

6. Confidentiality Requirements

6.1 General Obligations

All account information provided by the Commonwealth to Vendor shall be deemed Commonwealth Confidential Information and handled pursuant to the provisions of Section 16 of the Agreement. Revealing, copying or using in any manner whatsoever any such information in a manner which has not been authorized by the Commonwealth is strictly prohibited. The restrictions herein shall survive the expiration and termination for any reason of this Management Agreement and shall continue in full force and effect and be binding upon Vendor, his agents, employees, successors, assigns, subcontractors or any party claiming an interest in this Management Agreement on behalf of or under the rights of Vendor. Vendor shall advise all of Vendor's agents, employees, successors, assigns and subcontractors of the restrictions, present and continuing, set forth herein.

6.2 Specific Obligations

6.2.1 Protection of nonpublic personal information under Federal Trade Commission rules resulting from the Gramm-Leach-Bliley Act.

Without limiting Vendor's general obligation to comply with all applicable laws, rules and regulations, Vendor agrees that any information about identifiable persons which Vendor receives from the Commonwealth shall be used and disclosed solely as lawful and either necessary or appropriate to enforce the rights of the Commonwealth in the transaction for which debt collection services have been requested. In addition, Vendor hereby certifies that it is capable of maintaining, and has implemented and will maintain all appropriate information safeguards mandated under 16 C.F.R. Part 314 for "nonpublic personal information" received or developed by Vendor in connection with this Management Agreement.

6.2.2 Compliance with Health Insurance Portability and Accountability Act of 1996 (HIPAA).

Without limiting Vendor's general obligation to comply with all applicable laws, rules and regulations, and except as otherwise limited by this Management Agreement, Vendor agrees that where an Agency meets the definition of a "covered entity" under HIPAA, Vendor is a "business associate" of the covered Agency for purposes of HIPAA. During its performance of the Management Agreement for covered Agencies, Vendor may receive or create information defined under HIPAA as "protected health information" (PHI). Vendor will be required to sign a separate business associate agreement with a covered Agency providing PHI to Vendor.

At a minimum, when providing services to a covered Agency, Vendor shall:

- 1) Not use or further disclose PHI other than as permitted or required by the terms of this Management Agreement or as required by law;
- 2) Use appropriate safeguards to prevent use or disclosure of PHI which would not be permitted by this Management Agreement;
- 3) Report to the Agency any use or disclosure of PHI not provided for by this Management Agreement of which Vendor becomes aware;
- 4) Impose the same requirements and restrictions on its subcontractors and agents to whom Vendor provides PHI received from, or created or received by, Vendor on behalf of the Agency;
- 5) Provide Agency access to PHI contained in a designated record set. Access shall be provided in the time and manner designated by the Agency, or the Agency may request that such access be provided to an individual for purposes of meeting the access requirements of 45 CFR 164.524;
- 6) Make available PHI in a designated record set for amendment. Vendor shall amend PHI in a designated record set where the Agency so directs or agrees to the amendment, pursuant to 45 CFR 164.526, and such amendment shall be made in the time and manor designated by the Agency.
- 7) Document disclosures of PHI and information relating to disclosures of PHI as would be required for the Agency to respond to a request by an individual for an accounting of disclosures of PHI in accordance with 45 CFR 164.528. Vendor shall provide to the Agency or the individual, in a time and manner designated by the Agency, information collected in accordance with this provision, to permit the Agency to respond to any such request.
- 8) Make available to DOA, or to the Secretary of the U.S. Department of Health and Human Services, Vendor's policies, procedures, internal practices, books, and records, including those relating to use and disclosure of PHI received from, or created or received by, Vendor on behalf of the Agency. Such availability shall be made in a time and manner designated by the Agency or the Secretary, for the purposes of determining compliance with 45 CFR Parts 160 and 164, subparts A and E.

At termination of the Management Agreement, if Vendor still maintains in any form PHI received from, or created or received by Vendor on behalf of the Agency, Vendor shall return or destroy all such PHI and retain no copies of such information. The foregoing shall also apply to PHI that is in the possession of subcontractors or other agents of Vendor. If such return or destruction is not feasible, Vendor shall provide the Agency with written notification of the conditions that make return or destruction not feasible. Upon agreement by the Agency that the return or destruction of PHI is

infeasible, Vendor shall extend indefinitely the protections of the Management Agreement to the PHI and limit further uses and disclosures to those purposes that make the return or destruction of the PHI infeasible.

Vendor may use PHI received from the Agency, if necessary, to carry out its legal responsibilities and for the proper management and administration of its business. Vendor may disclose PHI for such purposes if the disclosure is required by law, or if Vendor obtains reasonable assurances from the person to whom the PHI is disclosed that it will remain confidential, and will be used or further disclosed only as required by law or for the purpose for which it was disclosed to the person, and that person agrees to and does notify Vendor of any instances of which it is aware in which the confidentiality of the information has been breached.

7. Treatment of Accounts upon Termination/Expiration of Management Agreement

Absent a renewal of this Management Agreement, within ten (10) days of the termination or expiration date of this Management Agreement, Vendor shall return all accounts in a format specified in Appendix B which is incorporated by reference. Agencies, in their sole discretion, may leave accounts with Vendor for up to six (6) months after expiration of the Management Agreement or termination other than for cause and in such event, such accounts shall be governed by the pricing and terms and conditions set forth herein.

8. Fees

8.1 Collection Fees

Vendor shall be compensated on a contingent basis as a percentage of amounts recovered by methods that comply with this Management Agreement. The applicable percentage rates for the fees are shown in the pricing schedule set forth in Table 1 hereto which is incorporated by reference. Vendor's collection fee rate will be determined based upon the amount of the account at the time it is referred. If a debtor pays with multiple payments, the fees shall be based upon the original amount due and based on the rates established in Table 1 and described in Section 8.1. The contingent fees identified in Table 1 shall be the sole compensation paid to Vendor for all collections services and for all other performance associated with this Management Agreement. The Commonwealth shall not be liable for any cost or expense incurred by Vendor in the collection of accounts.

The Vendor's Net Back Recovery Rate, i.e. the net dollars returned to the Commonwealth is calculated using the following formula:

$$[\text{Total Dollars Collected} - \text{Collection Fees}] \div \text{Total Debt Referred} = \text{Net Back Recovery Rate}$$

The collection fees described below are for the collection operations as described in this Management Agreement only. Any additional scope beyond the scope defined in this Management Agreement shall require additional mutually agreed upon collection fees than described below in Table 1.

Table 1: Collection Fees

Dollar Threshold	Collection Fees		
	Less than or equal to \$3,000	Greater than \$3,000 and less than \$15,000	Greater than or equal to \$15,000
Primary Assignment	20%	17.5%	12.5%
Secondary/Tertiary Assignment	22.5%	20%	15%
Written-off Cases	35%	30%	21.5%

Primary: The initial Vendor a collection case is directly assigned to for collection activities.

Secondary: A collection case that was previously assigned to another vendor is now reassigned to a second vendor for collection activities.

Tertiary: A collection case that was previously assigned to two other vendors that is now reassigned to the third vendor for collection activities.

Written-Off: A collection case that has been officially written off by the agency and that is also 365+ days past due.

Appendix A of this Management Agreement details the various collections scenarios and how Collection Fees and Net Back Recovery Rates shall be calculated for each of those scenarios.

Vendor recognizes that restrictions the Commonwealth may impose in accordance with this Management Agreement, or approvals it may give or withhold, may negatively impact the amounts collected. Vendor understands that the Commonwealth needs this ability to manage policy or regulatory considerations that sometimes weigh against certain tools or methods, and similarly, that actions or omissions taken by the Commonwealth or other missteps can sometimes impact the collectability of accounts. Nonetheless, Vendor recognizes that the Commonwealth has a general interest in maximizing its receipt of payment of debts by legal means and within the scope of this agreement, and the Vendor has decided that this self-interest of the Commonwealth provides a sufficient basis from a business viewpoint to absorb such risks as part of the overall compensation rate and performance standards. Accordingly, Vendor hereby agrees that it shall not have any contractual right to claim excuse or additional compensation or any other allowance based on an assertion that actions or omissions by the Commonwealth delayed or impeded the effectiveness or efficiency of collection efforts or made collection more difficult or costly.

The Vendor shall invoice the Commonwealth for the amount of fees as determined in accordance with this section. Vendor's invoice shall include its federal employer identification number.

8.2 Post-Referral Collections

Vendor's exclusive entitlement to fees based on payments made after an account has been returned to the Commonwealth or the expiration or termination of this Management Agreement shall be determined as set forth below. Vendor shall treat any such post-referral payments it receives in accordance with the provisions of §2.6 of this Management Agreement.

8.2.1 In the event of (i) the return of uncollected accounts; (ii) the expiration of this Management Agreement; or (iii) a termination other than for cause of this Management Agreement:

- a. Vendor will be paid the applicable collection fee for all payments made within thirty days of the effective date thereof provided that the account has not been assigned to another collector or attorney in the interim. Attorneys include attorneys employed by the Commonwealth of Virginia as well as outside counsel retained by the Commonwealth.
- b. Vendor will be paid the applicable collection fees for active installment payment plans on Vendor accounts for a period not to exceed twelve (12) months following the expiration of this Management Agreement or termination other than for cause.

8.2.2 Vendor will not be entitled to fees on any payments received after the termination date if this Management Agreement is terminated for cause.

9. Method of Payment

Vendor shall submit an invoice directly to the Department of Accounts for payment with a copy to each Agency based on the accounts collected in the prior month. Such invoices shall be submitted no more frequently than once a month. Vendor shall be paid only upon the submission of a complete and accurate invoice (including required reports). Vendor shall indicate on each invoice the Contract number, any prompt payment discount terms, the amounts collected in each category in the prior month, all applicable collection fees in accordance with the Fee Schedule set forth in Section 8.1, and a recitation that the collection methods used were in full compliance with the Management Agreement. Payment will be made for undisputed amounts within thirty days of receipt of Vendor's invoice. The Vendor must be enrolled in the Commonwealth's Electronic Data Interchange program in order to receive electronic payments.

10. Use of Subcontractors

Except as provided for in Section 22.4 of the Enterprise Application Master Services Agreement in the event that the Vendor desires to subcontract any part of the work specified herein, Vendor shall provide the Department of Accounts (DOA) with the names, qualifications and experience of their proposed subcontractors. Vendor shall propose for DOA approval those subcontractors that meet Vendor's criteria, including but not limited to, previous performance, legal compliance, and ethical compliance. Notwithstanding the preceding sentences, the Vendor may obtain, without DOA's approval, products and services used in its performance of the Management Agreement, from Affiliates or other third party suppliers where such products or services are procured as part of Vendor's general infrastructure and where such subcontractors are not assigned directly to perform duties under this Management Agreement. Vendor shall remain fully liable and responsible for the work to be done by its subcontractor(s) and shall be responsible for compliance with all requirements of this Management Agreement. Vendor shall be responsible for completely supervising and directing the work under this Management Agreement and all subcontractors that Vendor may utilize using best skill and attention. Subcontractors who perform work under this Management Agreement shall be responsible to Vendor. Vendor agrees that it is as fully responsible for the acts and omissions of its subcontractors and of persons employed by them as it is for the acts and omissions of its own employees.

Vendor represents that it intends to enter into a subcontract with Key Subcontractor – Performant Financial Corporation ("Performant") to perform some part of the work specified herein. The Commonwealth hereby consents to the designation of PERFORMANT as a Key Subcontractor

for debt collection services pursuant to Section 22.4 of the Enterprise Application Master Services Agreement.

Vendor is hereby obligated to: 1) pay its subcontractors within seven (7) days of Vendor's receipt of payment from the Commonwealth for the proportionate share of the payment received for work performed by the subcontractor(s) under the contract; or 2) notify DOA and the subcontractor(s) in writing of Vendor's intention to withhold payment and the reason. Vendor is obligated to pay the subcontractor(s) interest at the rate of one percent per month (unless otherwise provided under the terms of the contract) on all amounts owed by the Vendor that remain unpaid seven (7) days following receipt of payment from the Commonwealth, except for amounts withheld as stated in (2) above. The date of mailing of any payment by U.S. Mail is deemed to be payment to the addressee. Vendor shall ensure that each of its subcontracts include provisions requiring each subcontractor to include or otherwise be subject to the same payment and interest requirements with respect to each lower-tier subcontractor. Vendor's obligation to pay an interest charge to a subcontractor shall not be construed to be an obligation of the Commonwealth.

11. Insurance Coverages

Vendor shall be required and shall require its Subcontractors to maintain the insurance coverages set forth below at all times during the term of this Management Agreement and for at least four (4) years after the last date on which, as applicable, services are performed under this Management Agreement.

1. Worker's Compensation and Employers Liability Insurance affording compensation benefits for all employees in an amount sufficient by virtue of the laws of the state or jurisdiction in which the Services or any portion of the Services are performed and employers' liability insurance with limits of not less than Five Million Dollars (\$5,000,000) for each accident or disease;
2. Commercial General Liability Insurance with a combined single limit of not less than One Million Dollars (\$1,000,000) per occurrence and Two Million Dollars (\$2,000,000) in the aggregate for personal injury, bodily injury (including wrongful death) and property damage liability, including coverage for all premises and operations, broad form property damage, independent contractors, contractual liability, personal injury and advertising injury, product/completed operations coverage, and a severability of interest clause.
3. Automobile Liability Insurance with combined single limit of not less than One Million Dollars (\$1,000,000) per occurrence for injuries, including accidental death and property damage;
4. Umbrella or Excess Liability Insurance, with limits of not less than Fifteen Million Dollars (\$15,000,000) in the aggregate, that provides additional coverage and combined higher limits for employers' general liability and automobile liability insurance;
5. Professional Liability Insurance with limits of not less than Five Million Dollars (\$5,000,000) per claim and in the aggregate; and
6. Employee Dishonesty and Computer Fraud Insurance with limits of not less than Five Million Dollars (\$5,000,000) in the aggregate for employee theft and Two Million Dollars (\$2,000,000) in the aggregate for computer fraud.

12. Blanket Fidelity Bond

Vendor shall maintain a blanket fidelity bond, or comparable-sized crime insurance policy, obtained from an insurance company licensed to conduct fidelity business in the home state of the contractor and which has earned an A.M. Best Company, Inc. rating of "A" or better, as reflected in their most current publication, covering all personnel under contract to the Commonwealth of Virginia, with a penalty amount of not less than \$ 1,000,000, naming the Commonwealth of Virginia as co-obligee on the bond or as additional insured on the policy. Certificate of such protection must be presented to the DGS prior to the start of the service showing name of surety, limit and type of coverage, term of coverage, co-obligee provision and name and address of licensed Virginia insurance agent. The contractor agrees to maintain such bond until one year after the completion of the contract.

13. Termination by the Commonwealth

13.1 Termination for Default

The Commonwealth shall have the right to terminate for cause as provided in Section 11.4.1 of the Agreement, including in the event of a material breach by Vendor of its obligations under this Management Agreement. Such termination shall be effective upon the Commonwealth's sending to Vendor a written notice of termination (any such notice, a "Termination Notice") specifying the intended date upon which, at 11:59 p.m., such termination shall be effective (the "Termination Date"). The Termination Date specified in any such Termination Notice sent by the Commonwealth shall reflect a thirty (30) day cure period except as specifically prohibited in the Agreement.. The Commonwealth's exercise of this right shall be in addition to any other remedies that the Commonwealth may have including, but not limited to holding Vendor responsible for any additional purchase or administrative costs resulting from the need to procure collection services from other sources. In accordance with section 11.4 of the Enterprise Applications Management Services Agreement, Vendor shall not be entitled to any Exit Fees upon termination of this Management Agreement for cause.

13.2 Termination for Convenience

For purposes of this Management Agreement, the Commonwealth shall have the right to terminate for its convenience, at any time and for any reason or no reason, any portion of this Management Agreement or the services then being provided by Vendor. Any such termination shall be effected by the Commonwealth sending to Vendor a Termination Notice specifying the extent of the services being terminated and the intended date upon which, at 11:59 p.m., such termination shall be effective (any such notice, a "Termination Notice"). The Termination Date specified in any such Termination Notice sent by the Commonwealth shall be at least ninety (90) days after the date of such Termination Notice. Notwithstanding any provision of the Agreement to the contrary, Vendor shall not be entitled to any Exit Fees upon termination of this Management Agreement for the convenience of the Commonwealth.

14. Changes to this Management Agreement

The Parties may agree in writing to modify the scope of this Management Agreement. Any increase or decrease in the fees resulting from such a modification must be expressly identified as part of the written agreement. This Management Agreement may not be modified or amended except by written document duly executed by authorized representatives of both of the Parties hereto. No other act, document, usage or custom shall be deemed to amend or modify this Agreement.

15. Project Managers

Dean Merrill or designee

ISMAIL MOHIDEEN or designee

16. Notices

Except as expressly otherwise stated herein, all notices, requests, consents, approvals, or other communications provided for, or given under, this Management Agreement, shall be in writing, and shall be deemed to have been duly given to a Party if delivered personally, or transmitted by facsimile to such Party at its telecopier number set forth below (with the original sent by recognized overnight courier or first class mail to the Party at its address set forth below), or sent by first class mail or overnight courier to such Party at its address set forth below, or at such other telecopier number or address, as the case may be, as shall have been communicated in writing by such Party to the other Party in accordance with this Section. All notices shall be deemed given when received, in the case of personal delivery or delivery by mail or overnight courier, or when sent, in the case of transmission by facsimile with a confirmation, if confirmed by copy sent by overnight courier within one (1) day after sending the facsimile.

Notices to the Commonwealth shall be addressed as follows:

Name: David A. Von Moll
Title: State Comptroller
Address: 101 N. 14th Street
Richmond, VA 23219 -3684
FAX: 904-786-3356

Notices to the Vendor shall be addressed as follows:

Mary Ellen St. John
Vice President, Consulting Services
CGI Technologies and Solutions, Inc.
7 Hanover Square, 7th Floor
New York, NY 10004
FAX: 703-267-3636

With a copy to:

CGI Technologies and Solutions, Inc.
11325 Random Hills Road, 8th Floor
Fairfax, VA 22030
Attn: Office of General Counsel
FAX: 703-267-7288

17. Drug-free Workplace

During the performance of this Management Agreement, Vendor agrees to (a) provide a drug-free workplace for the Vendor's employees; (b) post in conspicuous places, available to employees and applicants for employment, a statement notifying employees that the unlawful manufacture, sale, distribution, dispensation, possession, or use of a controlled substance or marijuana is prohibited in the Vendor's workplace and specifying

advertisements for employees placed by or on behalf of Vendor that Vendor maintains a drug-free workplace; and (d) include the provisions of the foregoing clauses in every subcontract or purchase order of over \$10,000, so that the provisions will be binding upon each subcontractor or vendor. A "drug-free workplace" means a site for the performance of work done in connection with this Management Agreement where employees are prohibited from engaging in the unlawful manufacture, sale, distribution, dispensation, possession or use of any controlled substance or marijuana.

18. Nondiscrimination

During the performance of this contract, Vendor agrees as follows:

1. Vendor will not discriminate against any employee or applicant for employment because of race, religion, color, sex, national origin, age, disability or other basis prohibited by state law relating to discrimination in employment except where there is a bona fide occupational qualification reasonably necessary to the normal operation of the contractor. Vendor agrees to post in conspicuous places, available to employees and applicants for employment, notices setting forth the provisions of this nondiscrimination clause, including the names of all contracting agencies with which the contractor has contracts of over \$10,000.
2. Vendor will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that such contractor is an equal opportunity employer. However, notices, advertisements and solicitations placed in accordance with federal law, rule or regulation shall be deemed sufficient for the purpose of meeting the requirements of this clause.

Vendor shall include the provisions of the subdivisions 1 and 2 in every subcontract or purchase order of over \$10,000, so that such provisions shall be binding upon each subcontractor or vendor.

19. eVA Business to Government Vendor Registration

The eVA Internet electronic procurement solution, website portal (www.eVA.virginia.gov) streamlines and automates government purchasing activities in the Commonwealth. The eVA portal is the gateway for vendors to conduct business with state agencies and public bodies. All vendors desiring to provide goods or services to the Commonwealth must participate in the eVA Internet e-procurement solution either through the eVA Basic Vendor Registration Service or eVA Premium Vendor Registration Service. There is a \$25 annual registration fee associated with both the Basic and Premium services. In addition, Vendor must pay a Vendor Transaction Fee of 1% of invoiced charges capped at \$1,500 per order. The eVA transaction fee will be invoiced approximately 30 days after the corresponding purchase order is issued and payable 30 days after the invoice date. Any adjustments (increases/decreases) will be handled through purchase order changes. Vendor represents that it has registered with eVA.

20. Authorization to Conduct Business

Vendor must be authorized to transact business in the Commonwealth as a domestic or foreign business entity as provided by Title 13.1 of the *Code of Virginia* or as otherwise required by law. Vendor shall not allow its corporate existence to lapse or its certificate of authority or registration to transact business in the Commonwealth to be revoked or cancelled at any time during the term of this Management Agreement. The Commonwealth may void this Management Agreement if Vendor fails to remain in compliance with the provisions of this section.

21. Ethics in Public Contracting

Vendor represents that it has not offered or received any kickbacks or inducements from any supplier, manufacturer or subcontractor in connection with the solicitation of this Management Agreement, and that Vendor has not conferred on any public employee having official responsibility for this procurement transaction any payment, loan, subscription, advance, deposit of money, services or anything of more than nominal value, present or promised, unless consideration of substantially equal or greater value was exchanged.

22. Immigration Reform and Control Act of 1986

Vendor represents that it does not, and shall not during the performance of this Management Agreement, knowingly employ an unauthorized alien as defined in the federal Immigration Reform and Control Act of 1986.

23. Debarment Status

Vendor represents that it is not currently debarred by the Commonwealth of Virginia from submitting bids or proposals on contracts for the type of goods and/or services covered by this Management Agreement, nor are is it an agent of any person or entity that is currently so debarred.

24. Antitrust

Vendor hereby conveys, sells, assigns, and transfers to the Commonwealth all rights, title and interest in and to all causes of action it may now have or hereafter acquire under the antitrust laws of the United States and the Commonwealth of Virginia, relating to the particular goods or services purchased or acquired by the Commonwealth under this Management Agreement.

25. Vendor's Manual

This Management Agreement is subject to the provisions of the Commonwealth of Virginia Vendors Manual and any changes or revisions thereto, which are hereby incorporated into this contract in their entirety. The procedure for filing contractual claims is in section 7.19 of the Vendors Manual. A copy of the manual is normally available for review at the purchasing office and is accessible on the Internet at www.eva.virginia.gov under "Vendors Manual" on the vendors tab.

26. Applicable Laws and Courts

This Management Agreement shall be governed in all respects by the laws of the Commonwealth of Virginia without regard to its choice of law provisions and any litigation with respect thereto shall be brought in the courts of the Commonwealth.

27. Exceptions to Terms in the Agreement

The Terms and Conditions of this Management Agreement will supersede any conflicting Terms and Conditions of the Enterprise Application Master Services Agreement, including, without limitation, the following:

Availability of funds: Notwithstanding anything to the contrary in the Agreement, including without limitation, sections 8.8 and 11.6 of the Enterprise Application Master Services Agreement, it is understood and agreed between the parties that the Commonwealth shall be bound hereunder only to the extent of the funds available or which may hereafter become available for the purpose of this Management Agreement.

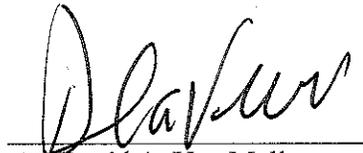
Exit Fees or other charges: Under no circumstance shall any Exit Fee be payable in connection with this Management Agreement, including without limitation, any Exit Fee for return or withdrawal of accounts or termination of the Management Agreement, or termination of any purchase order. Notwithstanding anything in the Agreement to the contrary, there shall be no charge to the Commonwealth or any Agency in connection with this Management Agreement except for the charges set forth in § 8 of this Management Agreement.

This is the complete and final expression of the Parties' agreement relating to the subject matter of this Management Agreement. The Parties have executed this Management Agreement as of the Effective Date set forth above.

Agreed to and Accepted By:

The Commonwealth of Virginia:

Name: David A. Von Moll
Title: State Comptroller
Address: James Monroe Building
FAX: 804 - 786-3356



David A. Von Moll

CGI Technologies and Solutions, Inc.

Name: Dean C Merrill
Title: Vice President Consulting
Address: 707 East main, suite 1400
FAX: Richmond, VA 23219
Date: 804-648-4317



12/19/2011

Appendix A – Net Back Recovery Rate and Make Whole Rate Examples

Net Back Recovery Rate

As stated in earlier in this Management Agreement, the Net Back Recovery Rate reflects the net dollars returned to the Commonwealth. The formula for calculating the Net Back Recovery Rate is:

$$\text{Net Back Recovery Rate} = \frac{[\text{Total Dollars Collected} - \text{Vendor Collection Fees}]}{\text{Total Debt Amount Referred}}$$

"Make Whole" Rate

As a general rule, Vendor collection fees are a non-commissionable amount. The Make Whole Rate is used to determine Vendor collection fees on the aggregate amount collected on an account, whether it is paid in full or a partial payment, including a payment plan payment is made when the Vendor collection fee is added to the debt at time of Referral. The Make Whole Rate is calculated as follows:

$$\text{Make Whole Rate} = \frac{(\text{Vendor Collection Fee Rate based on Amount Collected})}{(\text{Vendor Collection Fee Rate on Total Amount Referred} + 100\%)}$$

If the Commonwealth adds a Collection Fee to the debts referred to the Vendor under this Management Agreement, Vendor's Collection Fees payable shall be calculated as defined below. These examples use the Primary Assignment Collection Fee Percentages from Table 1 of Section 8.1 of the Management Agreement.

	Example 1	Example 2	Example 3	Example 4	Example 5
Total Debt Amount	\$1,000	\$1,000	\$1,000	\$3,000	\$3,000
Vendor Collection Fee Rate charged to debtor at time of Referral (see Table 1 in Section 2.15)	20%	20%	Not charged	20%	20%
Vendor Collection Amount Charged at time of Referral	\$ 200	\$ 200	\$0	\$ 600	\$ 600
Total Amount Referred to Vendor (principal, interest, penalty, agency fees, Vendor Collection Amount charged)	\$1,200	\$1,200	\$1,000	\$3,600	\$3,600
Amount Collected	\$1,200	\$1,000	\$1,000	\$3,600	\$1,700
Vendor Collection Fee Rate from Table 1 in Section 2.16 applied to amount referred	$20\% * \$1200 = \240	$20\% * \$1000 = \200	$20\% * \$1000 = \200	$20\% * \$3,000 = \600	$20\% * \$3,000 = \600
Make Whole Rate	$20\% \div (20\% + 100\%) = 16.67\%$	$20\% \div (20\% + 100\%) = 16.67\%$	N/A	$20\% \div (20\% + 100\%) = 16.67\%$	$20\% \div (20\% + 100\%) = 16.67\%$
Vendor Collection Fee Amount	$16.67\% * 1200 = \$200.00$	$16.67\% * 1000 = \$166.67$	$20\% * 1,000 = \$200.00$	$16.67\% * 3,600 = \$600$	$16.67\% * 1,700 = \$283.39$
Net Back Recovery Rate	$(1200 - 200) / 1000 = 100\%$	$(1000 - 166.67) / 1000 = 83.34\%$	$(1000 - 200) / 1000 = 80\%$	$(3600 - 600) / 3000 = 100\%$	$(1700 - 283.39) / 3000 = 47.22\%$

Note: Partial payment collection fee is based upon the full amount of the debt and not on the individual amounts collected.

	Partial Payment#1	Partial Payment #2	Total
Total Debt Amount	\$10,000		
Vendor Collection Fee Rate charged to debtor at time of Referral (see Table 1 in Section 2.15)	17.5%		
Vendor Collection Amount Charged at time of Referral	\$1,750		
Total Amount Referred to Vendor (principal, interest, penalty, agency fees, Vendor Collection Amount charged)	\$11,750		
Payment Amount Collected (payment plan)	\$3,000	\$8,750	\$11,750
Vendor Collection Fee Rate from Table 1 in Section 2.16 applied to amount referred	$17.5\% * \$3,000 = \525.00	$17.5\% * \$8,750 = \$1,531.25$	$17.5\% * \$11,750 = \$2,056.25$
Make Whole Rate	$17.5\% \div (17.5\% + 100\%) = 14.89\%$	$17.5\% \div (17.5\% + 100\%) = 14.89\%$	N/A
Vendor Collection Fee Amount	$14.89\% * \$3,000 = \446.7	$14.89\% * \$8,750 = \$1,303.3$	\$1,750
Net Back Recovery Rate	$(\$3,000 - \$446.7) / \$10,000 = 25.53\%$	$(\$8,750 - \$1,303.3) / \$10,000 = 74.47\%$	$(\$11,750 - \$1,750) / \$10,000 = 100\%$

Appendix B – Agency data requirements

Each participating Commonwealth agency shall provide the following collection case specific data in flat files or MS Excel format. These files shall be standard for each agency.

1. Debt record / debt placement layout – The layout or data file should include the following (items marked with an asterisk are required):
 - a. Name*
 - b. Address (Last known)*
 - c. Phone
 - d. Debt amount*
 - e. Interest*
 - f. Penalties*
 - g. Costs if any Interest calculation*
 - h. Any notes or other information pertinent to the debt that can be mapped
 - i. Payment history if available
 - j. Social Security Number*
 - k. RMV # of License information if available
 - l. Debt Type if agency has multiple debts*
2. Demographic Update File
3. Direct payment file
4. Cancel file / close and return
5. Balance adjustment file
6. Periodic reconciliation file (quarterly, semiannual or annual)
7. Letter layout if agency has a specific letter it needs sent.

Appendix C – Sample Returned Accounts Layout

Column Name	Business Name	Data Type	(P,S)	Key Type	Not Null	Description
COLL_AGENCY		string	4,0	NOT A KEY	<input type="checkbox"/>	Collection Agency
TRANS_DATE		string	8,0	NOT A KEY	<input type="checkbox"/>	Transaction date
TRANS_TYPE		string	1,0	NOT A KEY	<input type="checkbox"/>	Transaction type B = Bill payment D = Discharge W = Write off L = Lien Source R = Return
ACCT_TYPE		string	1,0	NOT A KEY	<input type="checkbox"/>	Type of account (B = Business, I = Individual)
ACCOUNT_NUMBER		string	18,0	NOT A KEY	<input type="checkbox"/>	Case number
BILL_NUMBER		string	18,0	NOT A KEY	<input type="checkbox"/>	Bill number
REASON_CD		string	3,0	NOT A KEY	<input type="checkbox"/>	Reason code
PAYMENT_AMT		string	11,0	NOT A KEY	<input type="checkbox"/>	Payment amt
PHONE_NUMBER		string	16,0	NOT A KEY	<input type="checkbox"/>	Phone Number
UPDATED_NAME1		string	60,0	NOT A KEY	<input type="checkbox"/>	Name 1
UPDATED_ADDR1		string	100,0	NOT A KEY	<input type="checkbox"/>	Address 1
UPDATED_ADDR2		string	40,0	NOT A KEY	<input type="checkbox"/>	Address 2
UPDATED_CITY		string	40,0	NOT A KEY	<input type="checkbox"/>	City
UPDATED_STATE		string	2,0	NOT A KEY	<input type="checkbox"/>	State
UPDATED_ZIP		string	9,0	NOT A KEY	<input type="checkbox"/>	Zip
LIEN_NAME1		string	35,0	NOT A KEY	<input type="checkbox"/>	Lien name 1
LIEN_NAME2		string	35,0	NOT A KEY	<input type="checkbox"/>	Lien Name 2
LIEN_ADDR1		string	100,0	NOT A KEY	<input type="checkbox"/>	Lien Address 1
LIEN_ADDR2		string	40,0	NOT A KEY	<input type="checkbox"/>	Lien Address 2
LIEN_CITY		string	40,0	NOT A KEY	<input type="checkbox"/>	Lien City
LIEN_STATE		string	2,0	NOT A KEY	<input type="checkbox"/>	Lien State
LIEN_ZIP		string	9,0	NOT A KEY	<input type="checkbox"/>	Lien Zip
LIEN_SOURCE		string	2,0	NOT A KEY	<input type="checkbox"/>	Lien Source
LIEN_SSN_FEIN		string	9,0	NOT A KEY	<input type="checkbox"/>	
FILLER		string	91,0	NOT A KEY	<input type="checkbox"/>	