

MONTHLY BUSINESS REVIEW



FINANCIAL SERVICES

AUGUST - 2015

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For additional information,
please contact :

KRIS BERKHOF

Director of Client Services

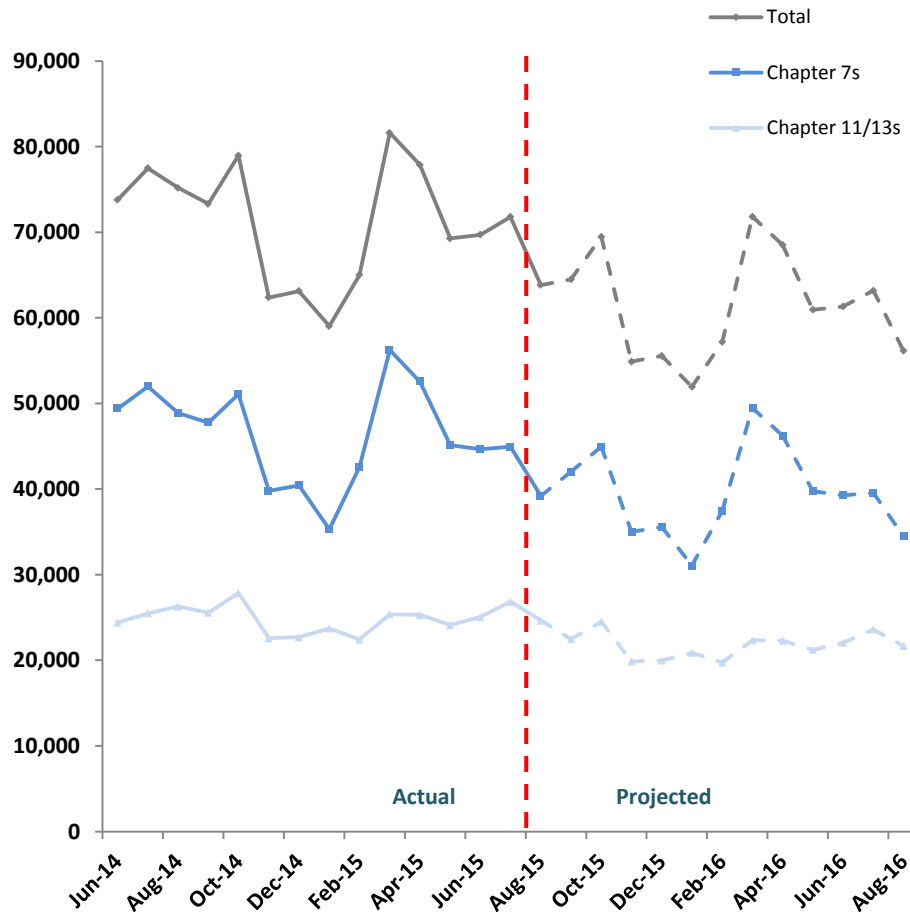
Call - 469.417.0503

Email - kberkhof@americaninfosource.com

NATIONAL TRENDS

NATIONAL BK FILING VOLUME DECLINE IS EXPECTED TO CONTINUE OVER THE NEXT 12 MONTHS

Current & Projected Bankruptcy Filing Trends



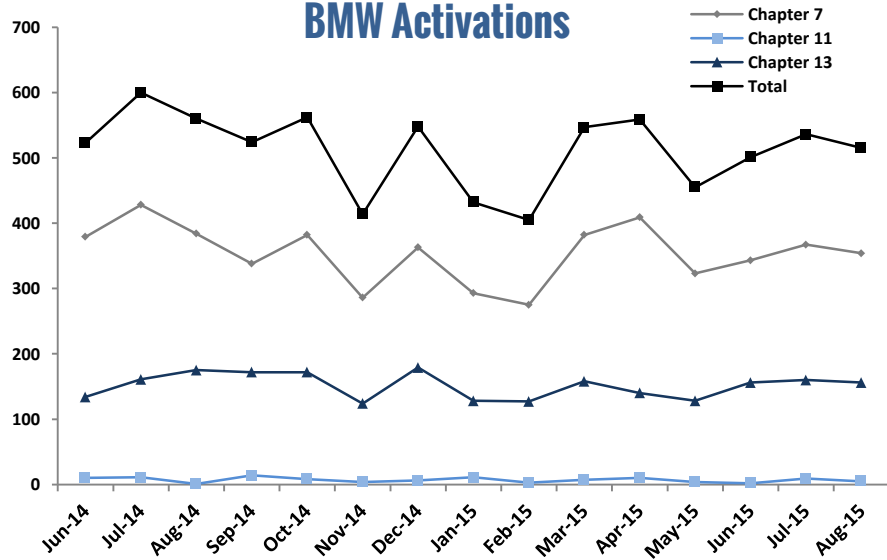
BANKRUPTCY FILING STATISTICS SNAPSHOT AUGUST 2015

Total BK Filed (Chapter 7/11/13)	63,834	Total BK Filed (Trailing 12 Months)	835,883
Chapter 11 & 13	24,637	Total BK filed last month	71,791
Chapter 7	39,197	Total BK filed previous Year/same Month	75,175
% Increase vs. Previous Month	-11.1%	Increase vs. Previous Month	(7,957)
% Increase vs. Previous Year (same Month)	-15.1%	Increase vs. Previous Year (same Month)	(11,341)

NATIONAL TRENDS

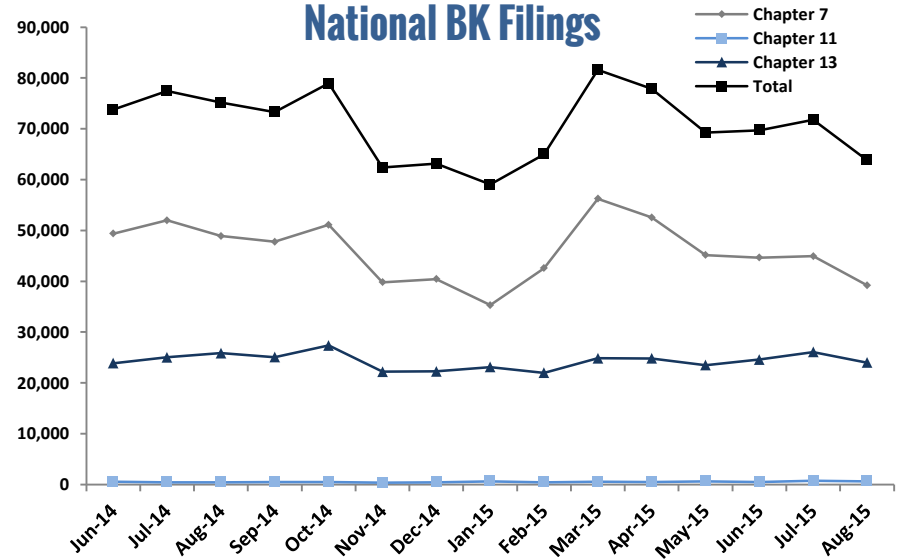
NATIONAL BANKRUPTCY FILING VOLUME IS TRENDING DOWNWARDS

BMW Activations



BMW	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
Chapter 7	379	428	384	338	382	286	363	293	275	382	409	323	343	367	354
Chapter 11	10	11	1	14	8	4	6	11	3	7	10	4	2	9	5
Chapter 13	134	161	175	172	172	124	179	128	127	158	140	128	156	160	156
Total	523	600	560	524	562	414	548	432	405	547	559	455	501	536	515

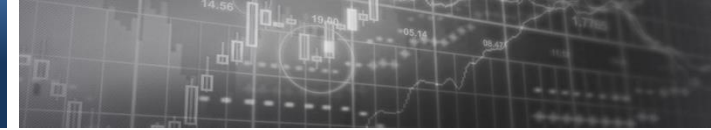
National BK Filings



National	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
Chapter 7	49,380	51,984	48,891	47,754	51,094	39,791	40,428	35,300	42,567	56,235	52,550	45,155	44,644	44,947	39,197
Chapter 11	564	446	431	486	506	373	438	616	454	535	515	625	476	759	634
Chapter 13	23,861	25,042	25,853	25,065	27,351	22,206	22,267	23,119	21,982	24,842	24,806	23,495	24,583	26,085	24,003
Total	73,805	77,472	75,175	73,305	78,951	62,370	63,133	59,035	65,003	81,612	77,871	69,275	69,703	71,791	63,834

National BK filing volume is trending downwards: National filing volume was 15% lower in August 2015 vs. the same period in 2014. The decline is 20% for chapter 7s; chapter 11s & 13s fell by 6%

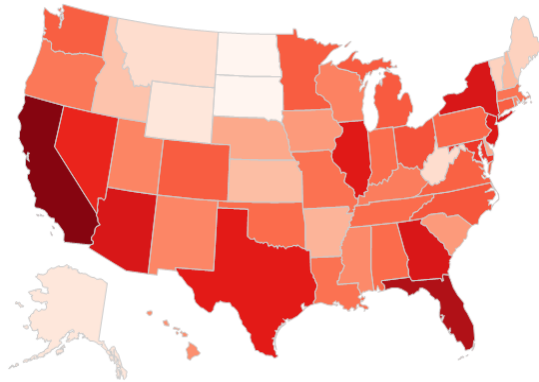
NATIONAL TRENDS



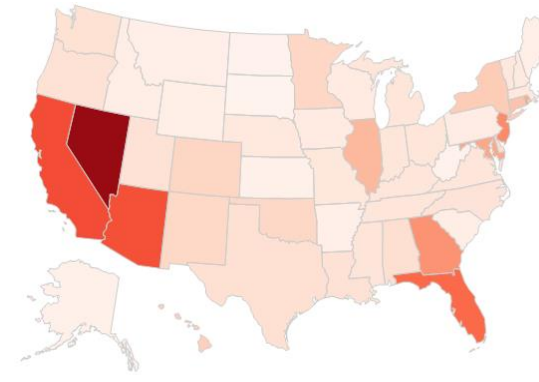
CHAPTER 7 GEOGRAPHIC HEAT MAP: BK FILING DISTRIBUTION BY STATE

* Updated annually

Chapter 7 Activations



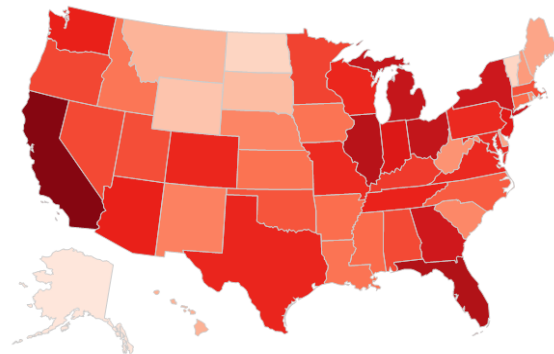
Chapter 7 Activations (per million residents)



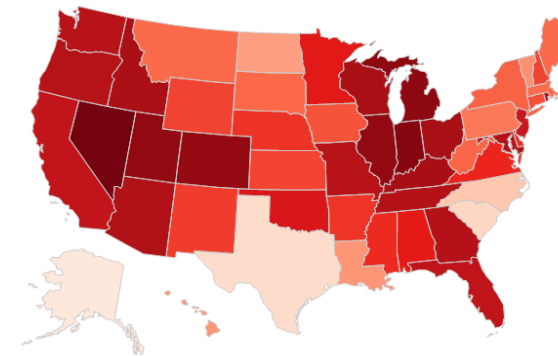
BMW data (trailing 15 months)

National data (trailing 15 months)

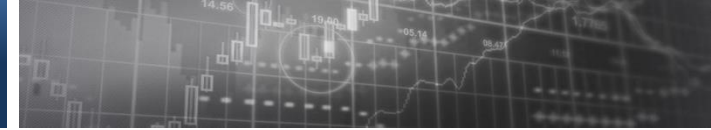
Chapter 7 Filings



Chapter 7 Filings (per million residents)



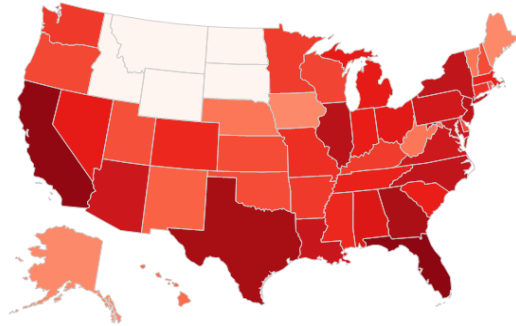
NATIONAL TRENDS



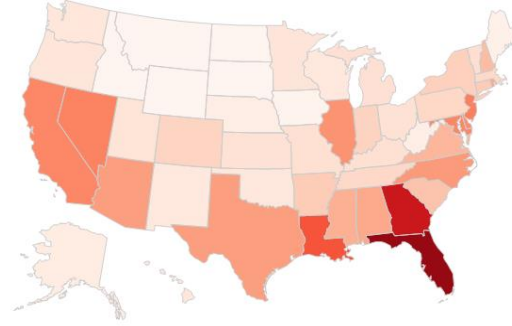
CHAPTER 13 GEOGRAPHIC HEAT MAP: BK FILING DISTRIBUTION BY STATE

* Updated annually

Chapter 13 Activations



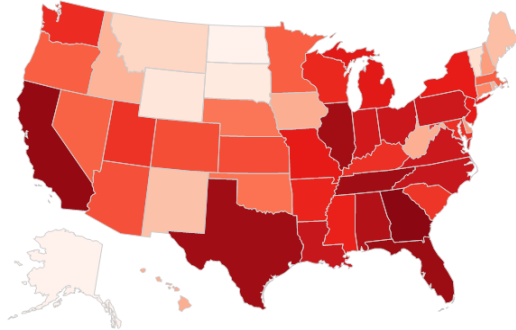
Chapter 13 Activations (per million residents)



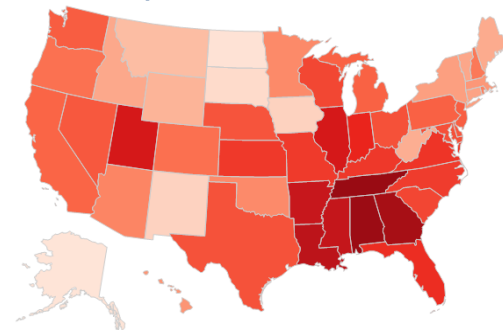
BMW data (trailing 15 months)

National data (trailing 15 months)

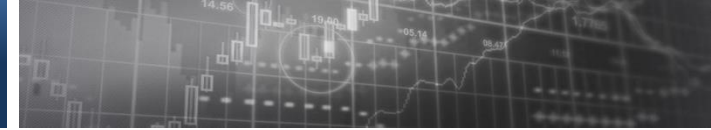
Chapter 13 Filings



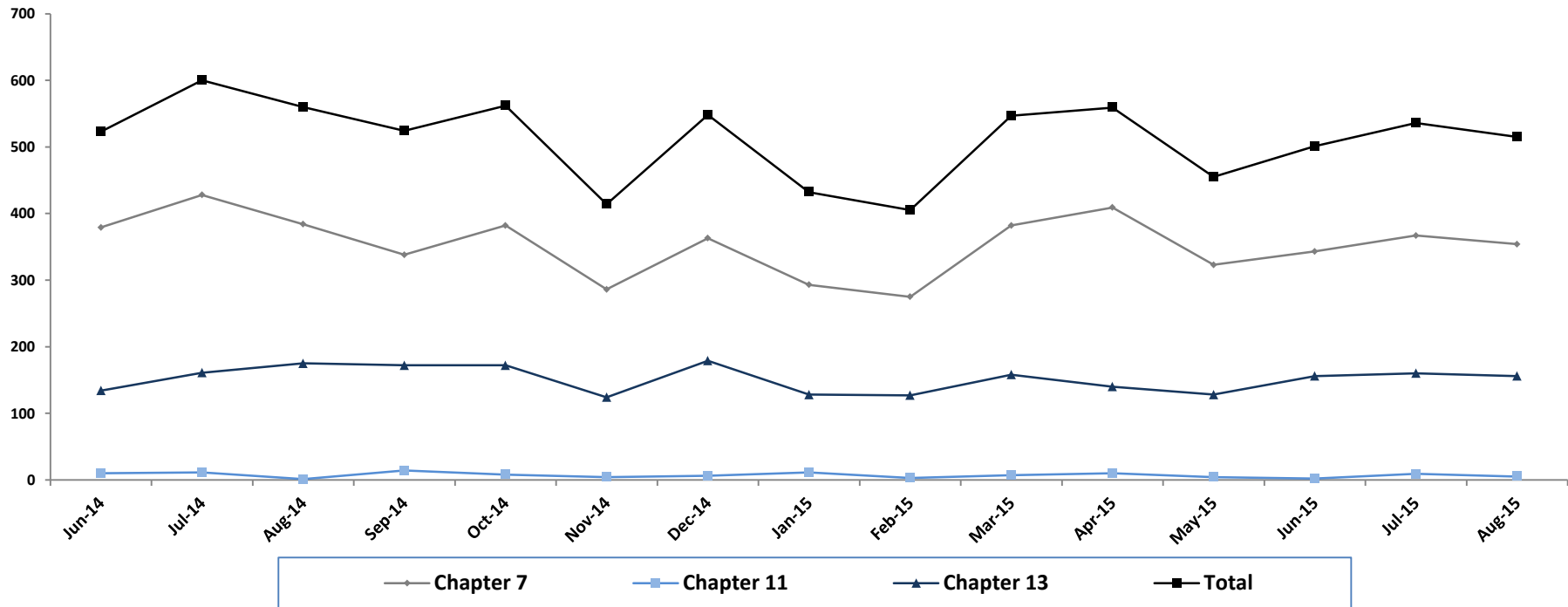
Chapter 13 Filings (per million residents)



PORTFOLIO INFORMATION



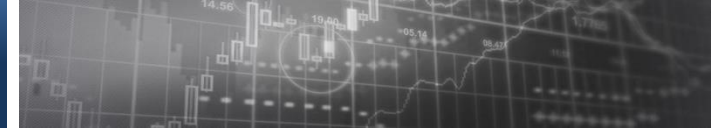
ACTIVATION VOLUME IS SLIGHTLY LOWER



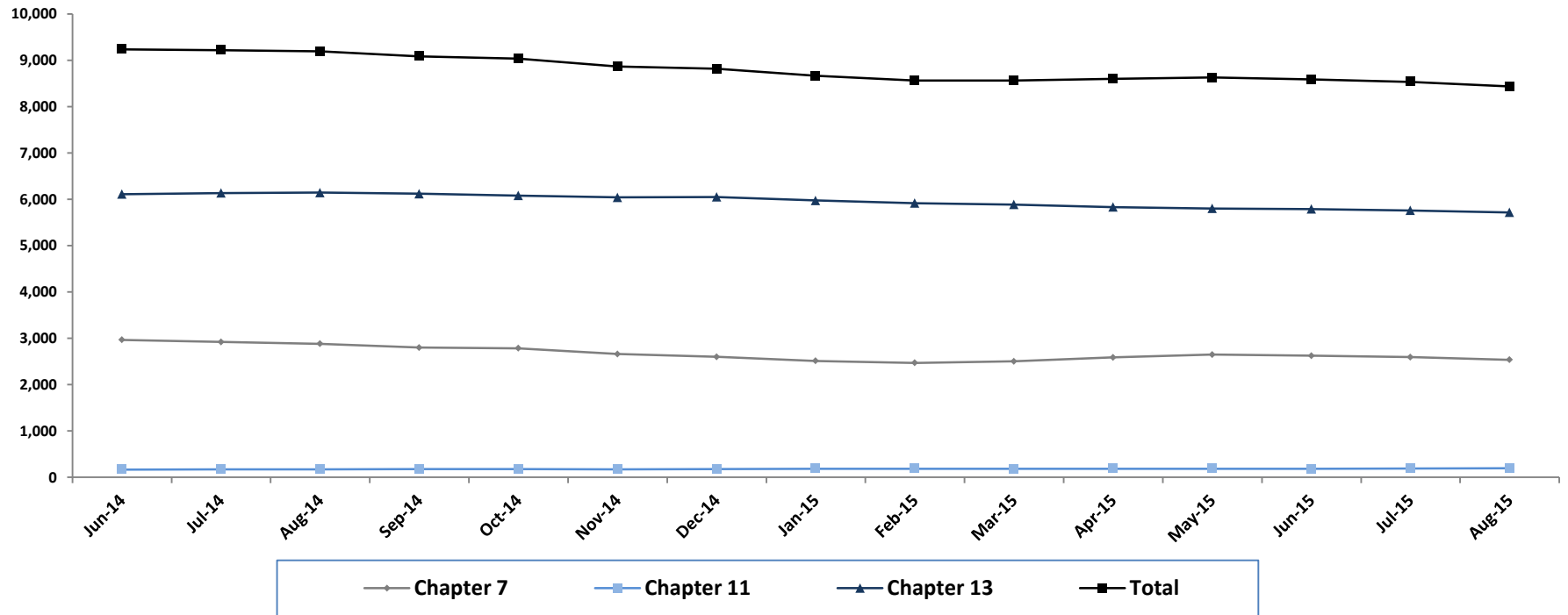
	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
Chapter 7	379	428	384	338	382	286	363	293	275	382	409	323	343	367	354
Chapter 11	10	11	1	14	8	4	6	11	3	7	10	4	2	9	5
Chapter 13	134	161	175	172	172	124	179	128	127	158	140	128	156	160	156
Total	523	600	560	524	562	414	548	432	405	547	559	455	501	536	515

BK activation volume is declining: Filing volume for August 2015 was 8% lower than the same period a year ago. The decrease is 8% for chapter 7s; chapter 11s & 13s decrease 9% over the same period.

PORTFOLIO INFORMATION

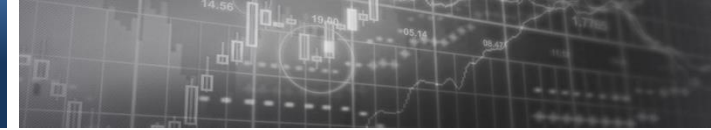


OPEN FILE VOLUME IS SLOWLY DECLINING

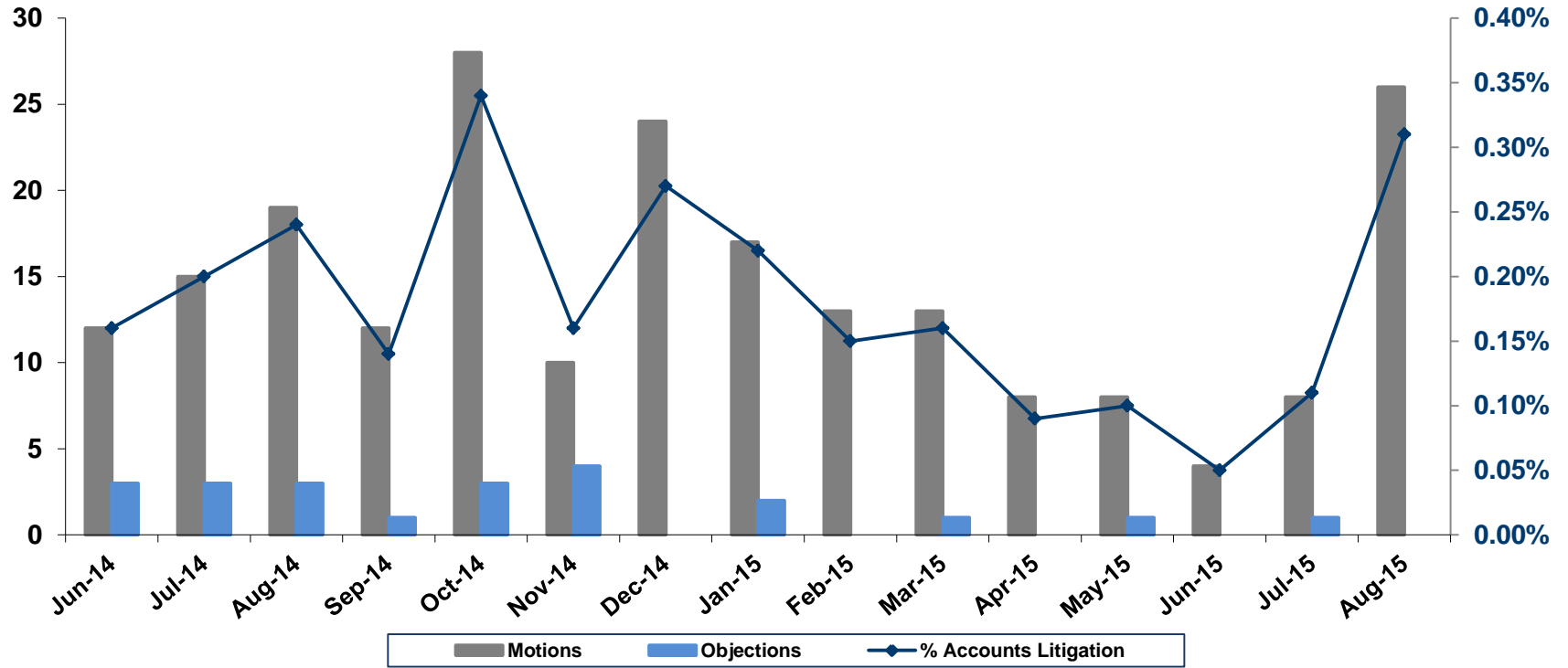


Open file inventory decreased by 8% between August 2015 and the same period last year.
Chapter 7s fell by 12%; chapter 11s & 13s decreased by 6%

PORTFOLIO INFORMATION

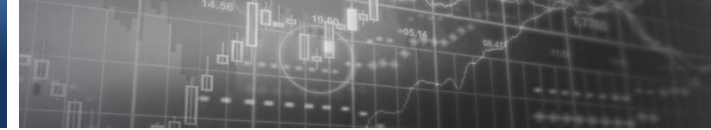


LITIGATION ACTIVITY | CHAPTER 7

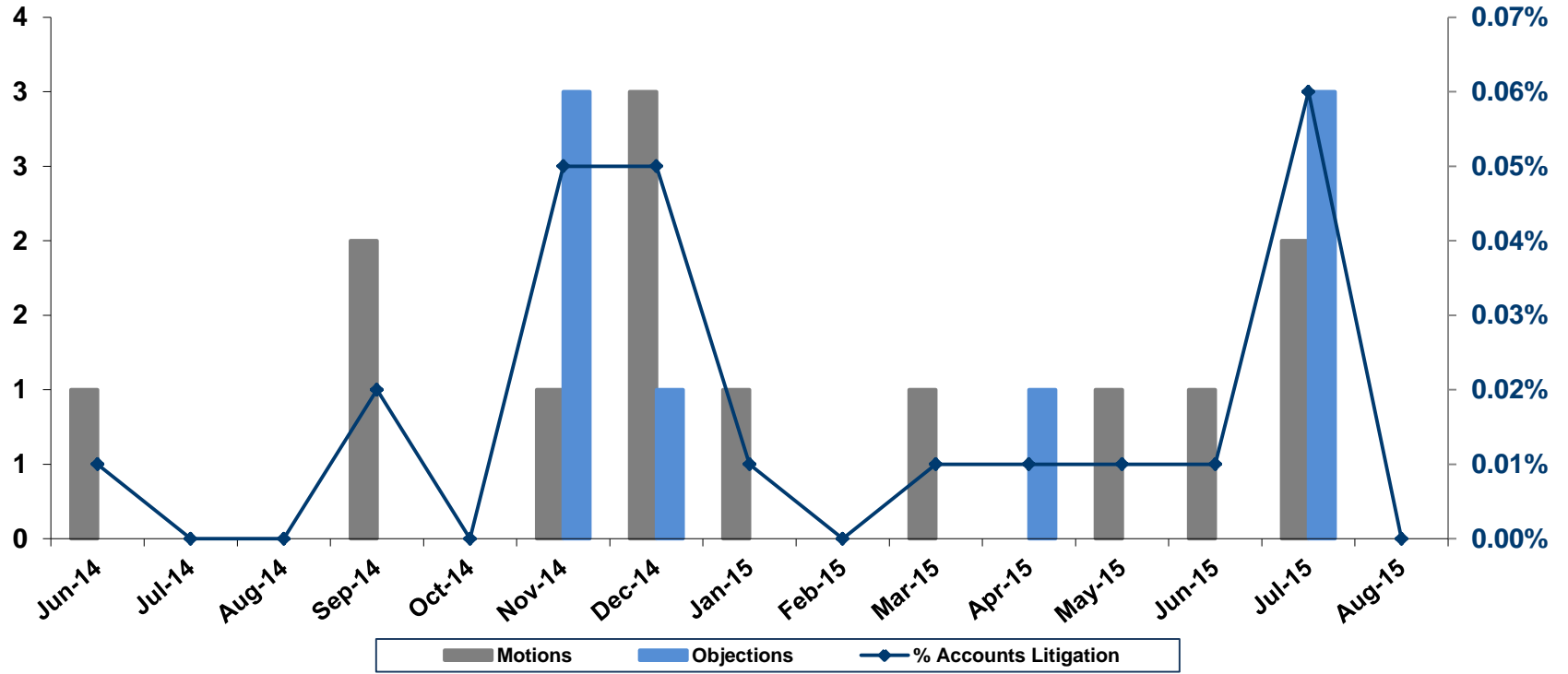


	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
Motions	12	15	19	12	28	10	24	17	13	13	8	8	4	8	26
Objections	3	3	3	1	3	4	0	2	0	1	0	1	0	1	0
% Accounts Litigated	0.16%	0.20%	0.24%	0.14%	0.34%	0.16%	0.27%	0.22%	0.15%	0.16%	0.09%	0.10%	0.05%	0.11%	0.31%

PORTFOLIO INFORMATION

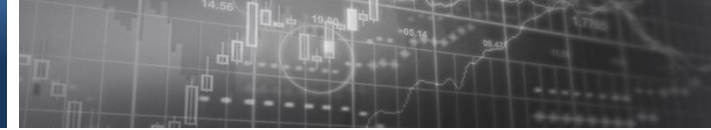


LITIGATION ACTIVITY | CHAPTER 11

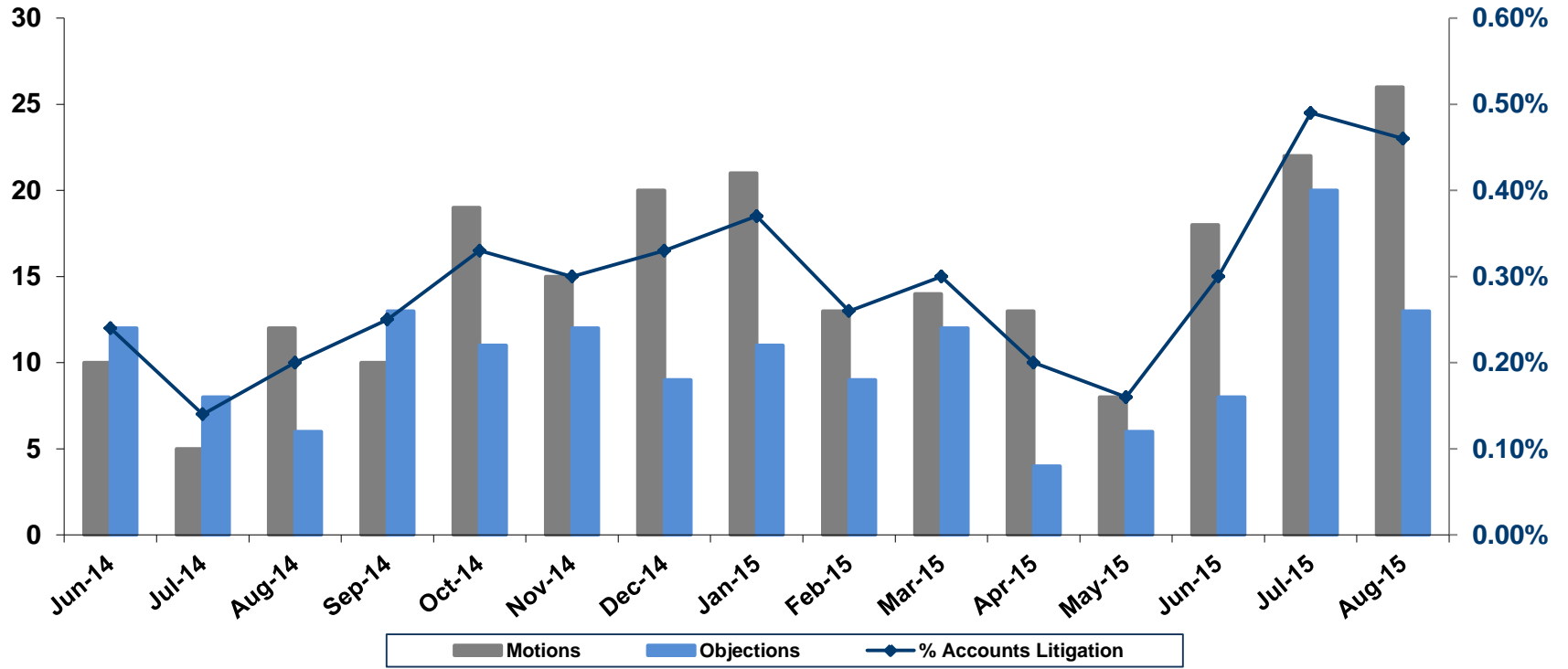


	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
Motions	1	0	0	2	0	1	3	1	0	1	0	1	1	2	0
Objections	0	0	0	0	0	3	1	0	0	0	1	0	0	3	0
% Accounts Litigated	0.01%	0.00%	0.00%	0.02%	0.00%	0.05%	0.05%	0.01%	0.00%	0.01%	0.01%	0.01%	0.01%	0.06%	0.00%

PORTFOLIO INFORMATION

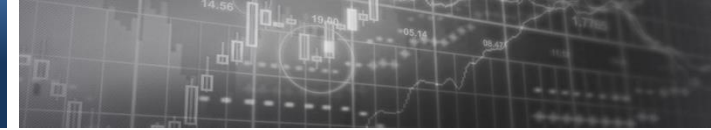


LITIGATION ACTIVITY | CHAPTER 13



	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
Motions	10	5	12	10	19	15	20	21	13	14	13	8	18	22	26
Objections	12	8	6	13	11	12	9	11	9	12	4	6	8	20	13
% Accounts Litigated	0.24%	0.14%	0.20%	0.25%	0.33%	0.30%	0.33%	0.37%	0.26%	0.30%	0.20%	0.16%	0.30%	0.49%	0.46%

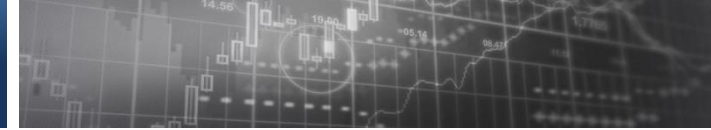
PORTFOLIO INFORMATION



COMBINED - MONTHLY SUMMARY PORTFOLIO CHANGE

Month	Beginning Portfolio	Dismissals	Refiles	Discharges	Convert to Ch7	Convert to Ch 13	Total Conversions	New Ch7 Assigns	New Ch13 Assigns	Total Assigns	Ch7 Closures	Ch13 Closures	Total Closures	Ending Numbers	Month
8/15	8,490	183	17	468	20	5	25	396	155	551	375	215	590	8,436	8/15
7/15	8,525	213	25	529	24	3	27	365	171	536	424	212	636	8,490	7/15
6/15	8,577	168	22	468	17	3	20	340	161	501	406	197	603	8,525	6/15
5/15	8,549	120	11	369	14	5	19	326	129	455	294	180	474	8,577	5/15
4/15	8,518	180	20	492	15	3	18	408	151	559	352	223	575	8,549	4/15
3/15	8,523	169	24	423	28	8	36	380	167	547	381	215	596	8,518	3/15
2/15	8,617	140	12	435	22	6	28	272	133	405	346	198	544	8,523	2/15
1/15	8,777	125	10	436	17	5	22	286	146	432	403	227	630	8,617	1/15
12/14	8,806	166	15	452	18	3	21	356	192	548	443	195	638	8,777	12/14
11/14	8,990	142	17	409	21	5	26	284	130	414	451	189	640	8,806	11/14
10/14	9,037	191	29	508	32	7	39	374	188	562	418	239	657	8,990	10/14
9/14	9,132	148	20	483	21	4	25	340	184	524	463	216	679	9,037	9/14
8/14	9,162	152	20	488	16	2	18	371	189	560	455	189	644	9,132	8/14
7/14	9,178	165	16	532	19	5	24	420	180	600	499	177	676	9,162	7/14
6/14	9,235	139	27	437	22	3	25	371	152	523	427	214	641	9,178	6/14
5/14	9,228	146	28	458	23	4	27	401	141	542	396	197	593	9,235	5/14
4/14	9,258	154	30	402	19	2	21	426	140	566	435	232	667	9,228	4/14
3/14	9,290	169	31	437	32	7	39	433	147	580	490	186	676	9,258	3/14
2/14	9,347	165	23	441	36	3	39	344	155	499	437	169	606	9,290	2/14
1/14	9,526	156	25	552	23	11	34	344	164	508	500	243	743	9,347	1/14
12/13	9,704	147	12	457	23	8	31	332	142	474	488	211	699	9,526	12/13
11/13	9,740	152	21	459	26	5	31	403	159	562	430	207	637	9,704	11/13
10/13	9,727	186	31	530	32	8	40	502	191	693	509	227	736	9,740	10/13
9/13	9,792	182	43	678	20	5	25	389	172	561	497	183	680	9,727	9/13

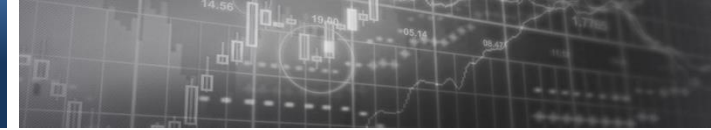
PORTFOLIO INFORMATION



RETAIL - MONTHLY SUMMARY PORTFOLIO CHANGE

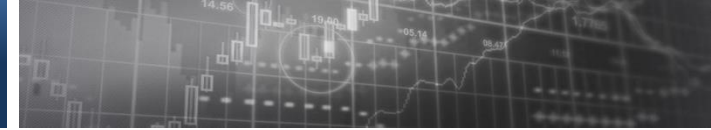
Month	Beginning Portfolio	Dismissals	Refiles	Discharges	Convert to Ch7	Convert to Ch 13	Total Conversions	New Ch7 Assigns	New Ch13 Assigns	Total Assigns	Ch7 Closures	Ch13 Closures	Total Closures	Ending Numbers	Month
8/15	6,149	117	14	316	16	3	19	246	126	372	306	132	438	6,110	8/15
7/15	6,166	155	18	372	16	2	18	256	121	377	288	152	440	6,149	7/15
6/15	6,157	114	19	324	14	2	16	255	125	380	280	126	406	6,166	6/15
5/15	6,135	79	8	258	11	3	14	235	96	331	216	121	337	6,157	5/15
4/15	6,114	124	15	344	13	2	15	287	102	389	247	151	398	6,135	4/15
3/15	6,096	112	16	286	16	5	21	273	131	404	263	153	416	6,114	3/15
2/15	6,163	95	10	316	14	5	19	198	100	298	251	142	393	6,096	2/15
1/15	6,272	85	7	304	12	3	15	206	110	316	304	143	447	6,163	1/15
12/14	6,288	107	13	328	11	0	11	247	139	386	315	131	446	6,272	12/14
11/14	6,429	94	12	288	14	4	18	196	93	289	320	142	462	6,288	11/14
10/14	6,459	142	21	362	24	7	31	282	144	426	318	167	485	6,429	10/14
9/14	6,518	101	14	345	11	4	15	252	133	385	344	144	488	6,459	9/14
8/14	6,526	97	14	348	12	1	13	267	138	405	318	132	450	6,518	8/14
7/14	6,539	106	10	384	13	4	17	313	123	436	363	124	487	6,526	7/14
6/14	6,589	99	18	299	16	1	17	264	119	383	317	155	472	6,539	6/14
5/14	6,548	111	21	309	15	0	15	291	110	401	272	132	404	6,589	5/14
4/14	6,561	97	22	273	14	2	16	312	106	418	318	162	480	6,548	4/14
3/14	6,545	107	23	301	21	5	26	325	111	436	341	121	462	6,561	3/14
2/14	6,596	106	12	321	17	2	19	235	126	361	311	114	425	6,545	2/14
1/14	6,717	99	13	383	15	8	23	242	124	366	345	182	527	6,596	1/14
12/13	6,860	97	7	323	18	7	25	243	102	345	351	159	510	6,717	12/13
11/13	6,854	113	17	321	18	4	22	293	120	413	311	125	436	6,860	11/13
10/13	6,831	121	25	376	20	3	23	352	149	501	366	147	513	6,854	10/13
9/13	6,891	117	28	339	15	2	17	271	120	391	369	124	493	6,831	9/13

PORTFOLIO INFORMATION

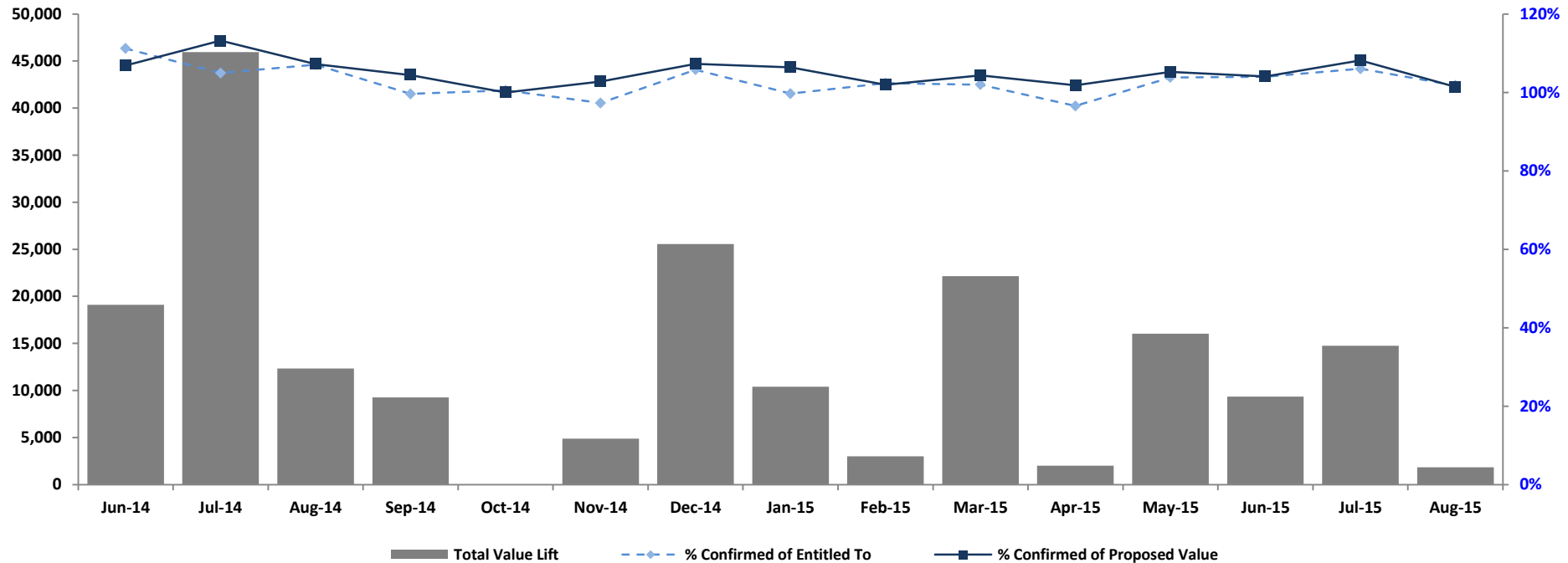


LEASES - MONTHLY SUMMARY PORTFOLIO CHANGE

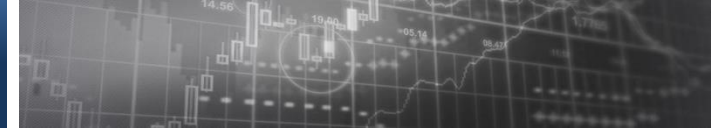
Month	Beginning Portfolio	Dismissals	Refiles	Discharges	Convert to Ch7	Convert to Ch 13	Total Conversions	New Ch7 Assigns	New Ch13 Assigns	Total Assigns	Ch7 Closures	Ch13 Closures	Total Closures	Ending Numbers	Month
8/15	2,341	58	6	128	8	3	11	108	35	143	104	69	173	2,326	8/15
7/15	2,359	58	7	157	8	1	9	109	50	159	136	60	196	2,341	7/15
6/15	2,420	54	3	144	3	1	4	85	36	121	126	71	197	2,359	6/15
5/15	2,414	41	3	111	3	2	5	91	33	124	78	59	137	2,420	5/15
4/15	2,404	56	5	148	2	1	3	121	49	170	105	72	177	2,414	4/15
3/15	2,427	57	8	137	12	3	15	107	36	143	118	62	180	2,404	3/15
2/15	2,454	45	2	119	8	1	9	74	33	107	95	56	151	2,427	2/15
1/15	2,505	40	3	132	5	2	7	80	36	116	99	84	183	2,454	1/15
12/14	2,518	59	2	124	7	3	10	109	53	162	128	64	192	2,505	12/14
11/14	2,561	48	5	121	7	1	8	88	37	125	131	47	178	2,518	11/14
10/14	2,578	49	8	146	8	0	8	92	44	136	100	72	172	2,561	10/14
9/14	2,614	47	6	138	10	0	10	88	51	139	119	72	191	2,578	9/14
8/14	2,636	55	6	140	4	1	5	104	51	155	137	57	194	2,614	8/14
7/14	2,639	59	6	148	6	1	7	107	57	164	136	53	189	2,636	7/14
6/14	2,646	40	9	138	6	2	8	107	33	140	110	59	169	2,639	6/14
5/14	2,680	35	7	149	8	4	12	110	31	141	124	65	189	2,646	5/14
4/14	2,697	57	8	129	5	0	5	114	34	148	117	70	187	2,680	4/14
3/14	2,745	62	8	136	11	2	13	108	36	144	149	65	214	2,697	3/14
2/14	2,751	59	11	120	19	1	20	109	29	138	126	55	181	2,745	2/14
1/14	2,809	57	12	169	8	3	11	102	40	142	155	61	216	2,751	1/14
12/13	2,844	50	5	134	5	1	6	89	40	129	137	52	189	2,809	12/13
11/13	2,886	39	4	138	8	1	9	110	39	149	119	82	201	2,844	11/13
10/13	2,896	65	6	154	12	5	17	150	42	192	143	80	223	2,886	10/13
9/13	2,901	65	15	339	5	3	8	118	52	170	128	59	187	2,896	9/13



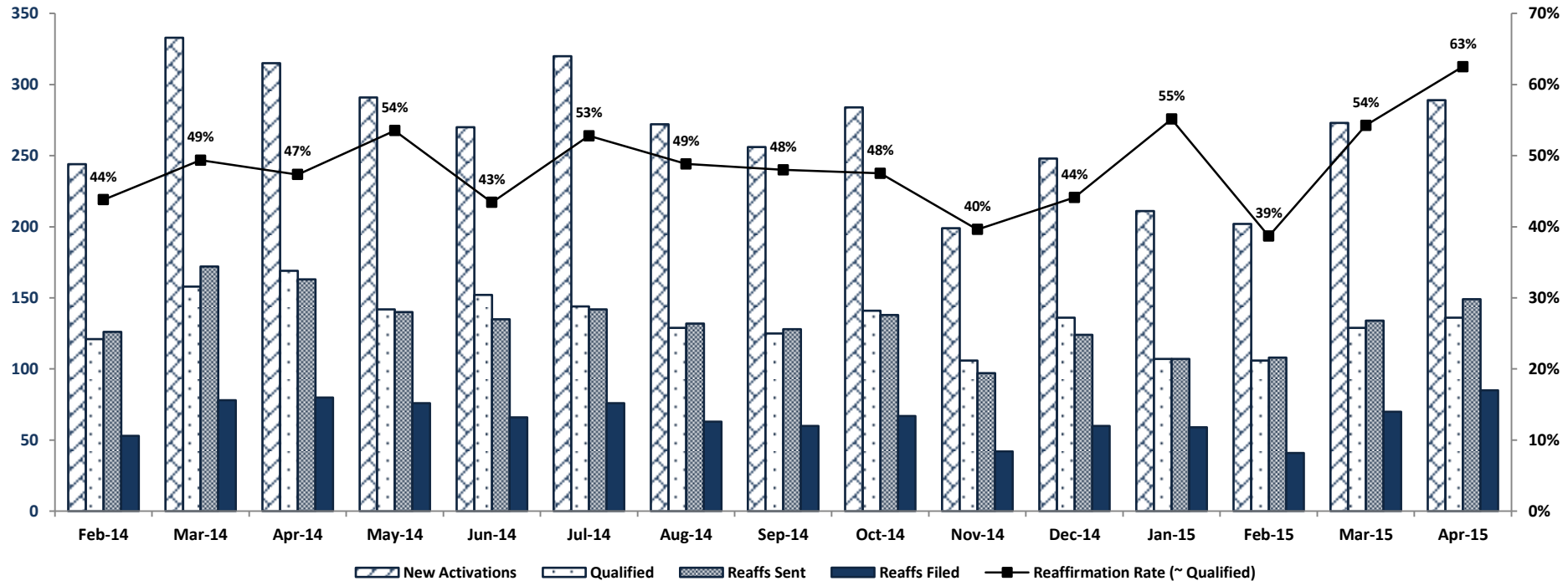
CHAPTER 13 VALUE NON-910 CLAIMS



	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
% Confirmed: Entitled To	111%	105%	107%	100%	100%	97%	106%	100%	102%	102%	97%	104%	104%	106%	102%
% Confirmed: Proposed Value	107%	113%	107%	104%	100%	103%	107%	106%	102%	104%	102%	105%	104%	108%	101%
Total Value Lift	\$19,114	\$45,944	\$12,345	\$9,252	\$0	\$4,895	\$25,551	\$10,408	\$2,992	\$22,150	\$2,010	\$16,036	\$9,353	\$14,756	\$1,837
Count of File No	23	29	13	20	15	15	25	14	11	41	13	23	22	13	10



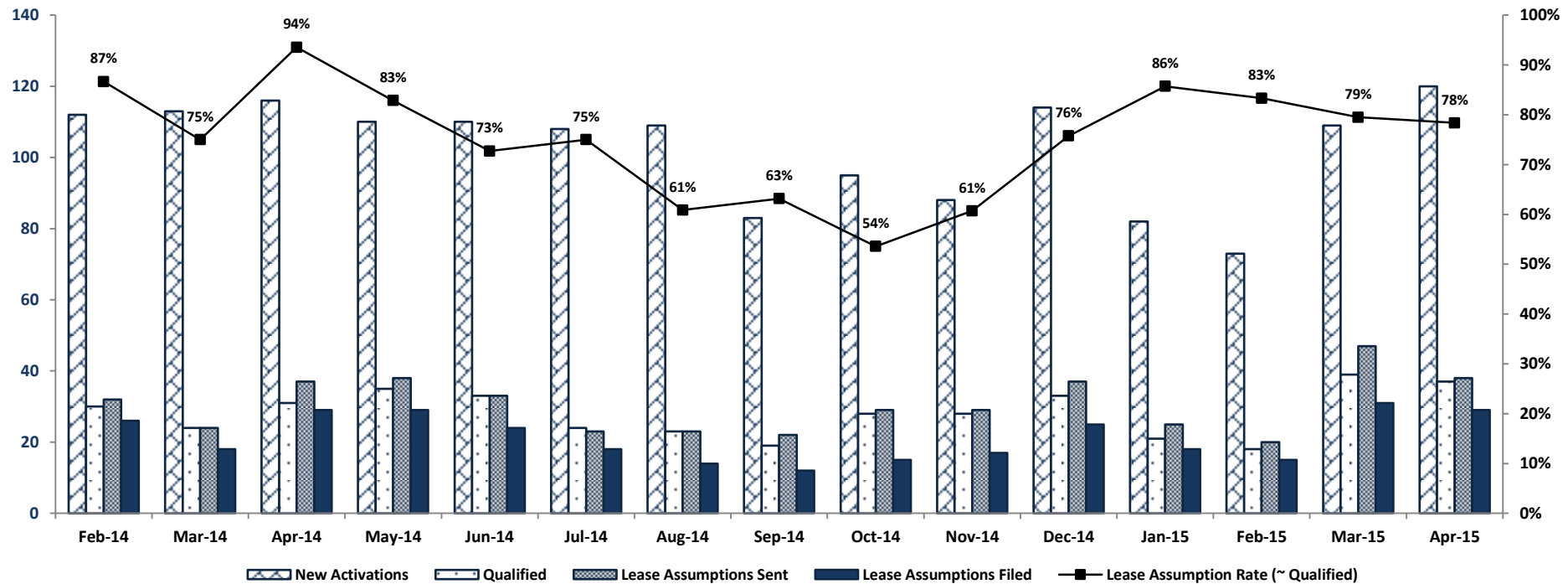
REAFFIRMATION RATES



	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15
New Activations	244	333	315	291	270	320	272	256	284	199	248	211	202	273	289
Qualified	121	158	169	142	152	144	129	125	141	106	136	107	106	129	136
Reaffs Sent	126	172	163	140	135	142	132	128	138	97	124	107	108	134	149
Reaffs Filed	53	78	80	76	66	76	63	60	67	42	60	59	41	70	85
Rescinded/Invalid	10	6	7	12	7	8	8	5	3	4	4	8	7	9	11
Reaff Rate (~ Activations)	22%	23%	25%	26%	24%	24%	23%	23%	24%	21%	24%	28%	20%	26%	29%
Reaff Rate (~ Qualified)	44%	49%	47%	54%	43%	53%	49%	48%	48%	40%	44%	55%	39%	54%	63%

Average Reaffirmation Rate between February to April 2015 was 53% compared to 47% during the same period a year prior.

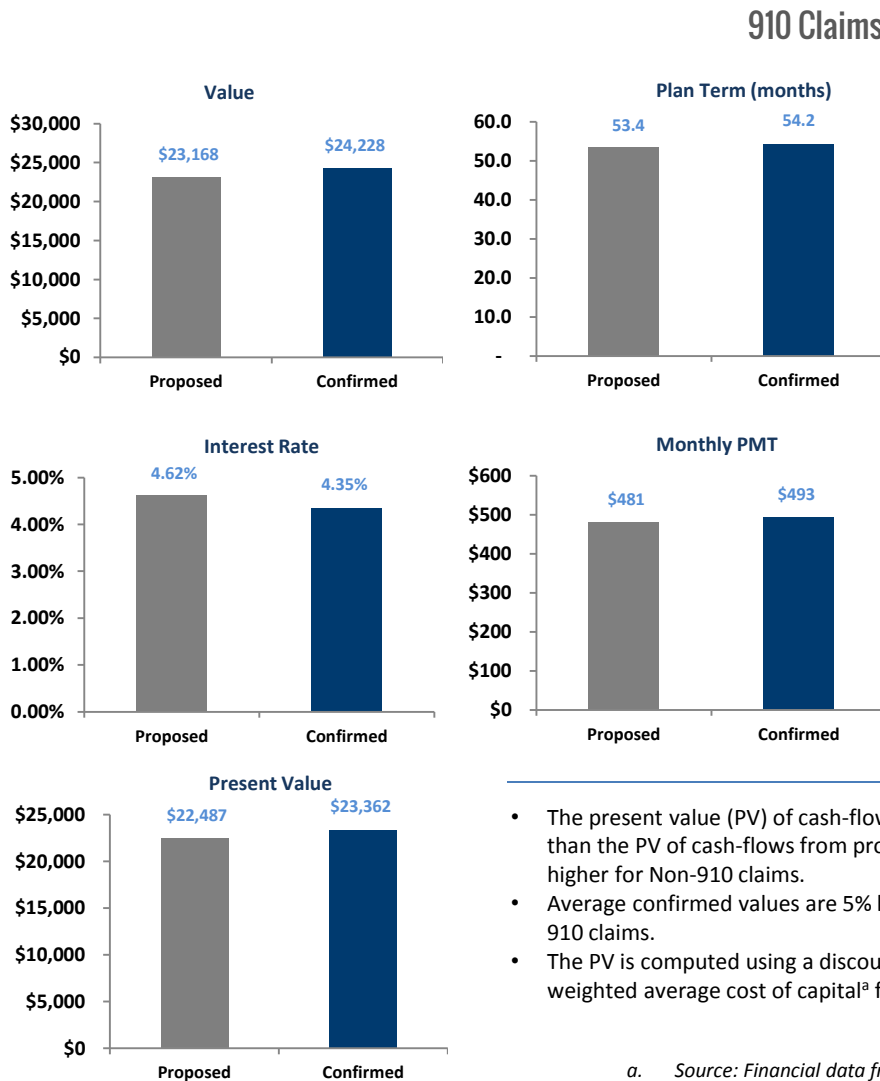
LEASE ASSUMPTION RATES



	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15
New Activations	112	113	116	110	110	108	109	83	95	88	114	82	73	109	120
Qualified	30	24	31	35	33	24	23	19	28	28	33	21	18	39	37
Lease Assumption Sent	32	24	37	38	33	23	23	22	29	29	37	25	20	47	38
Lease Assumption Received	26	18	29	29	24	18	14	12	15	17	25	18	15	31	29
Invalid/Rejected	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lease Assumption Rate (~Activations)	23%	16%	25%	26%	22%	17%	13%	14%	16%	19%	22%	22%	21%	28%	24%
Lease Assumption Rate (~Qualified)	87%	75%	94%	83%	73%	75%	61%	63%	54%	61%	76%	86%	83%	79%	78%

Average Lease Assumption Rate between February to April 2015 was 80% vs. 86% during the same period a year prior.

COMPARISON OF CHAPTER 13 PERFORMANCE (BASED ON PLAN CONFIRMATIONS BETWEEN NOVEMBER 2013 & JANUARY 2015)

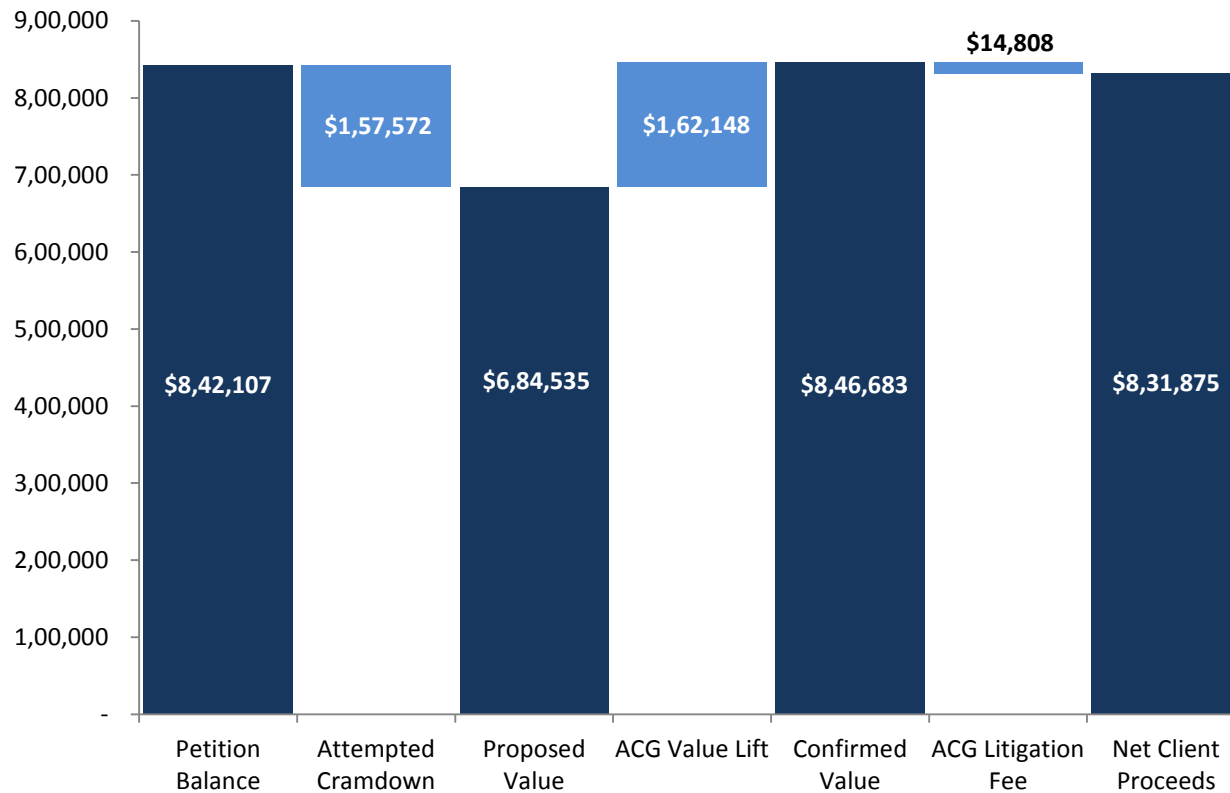


- The present value (PV) of cash-flows from confirmed plans^b is 4% higher than the PV of cash-flows from proposed plans^b for 910 claims, and 5% higher for Non-910 claims.
- Average confirmed values are 5% higher for 910 claims, 6% higher for Non-910 claims.
- The PV is computed using a discount rate of 6% - an estimate of the weighted average cost of capital^a for all US Banks as of January 2013.

a. Source: Financial data from NYU's Stern School of Business
 b. Represents secured and split trustee pay accounts.

VALUE METRICS

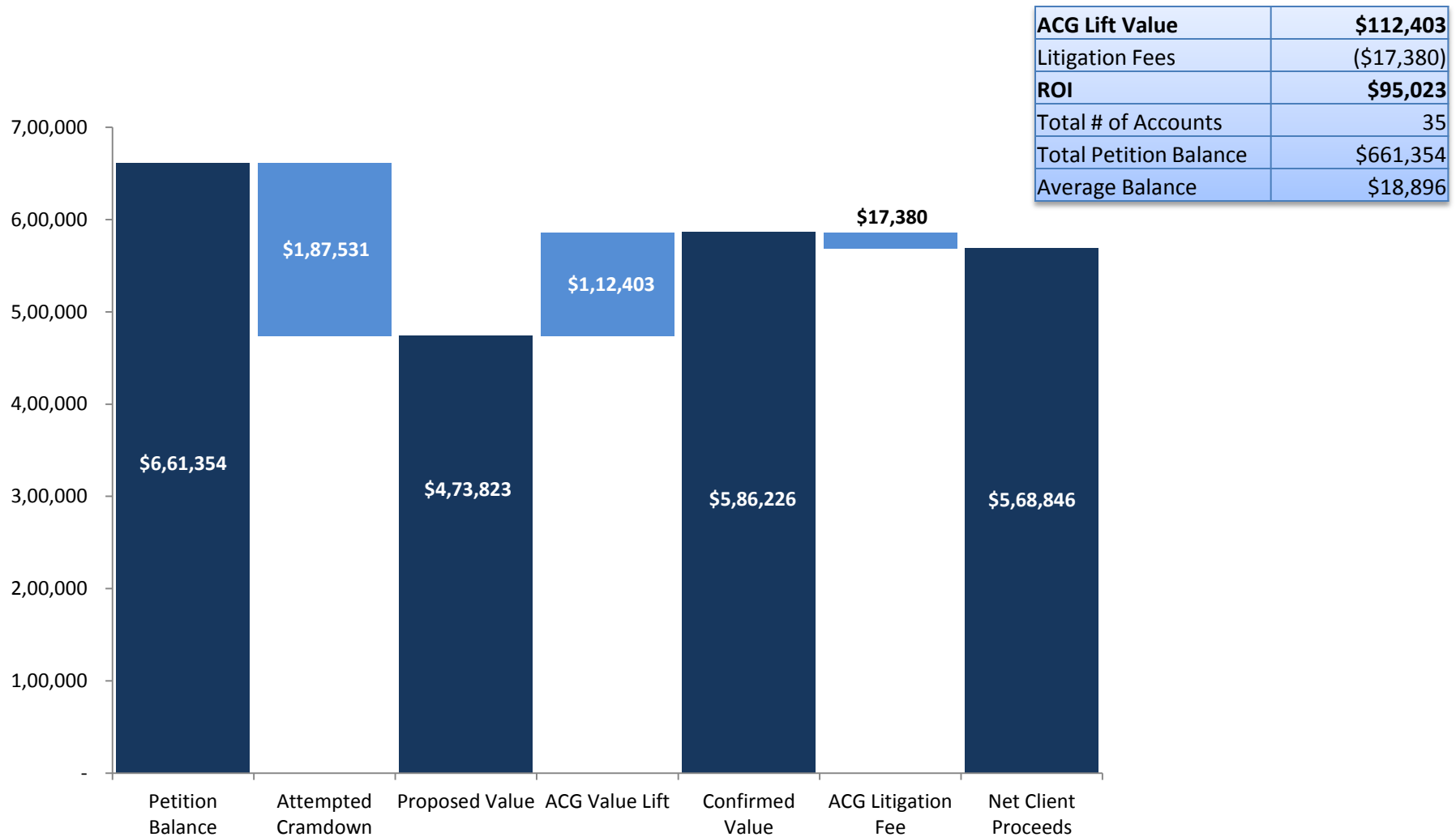
VALUE LIFT ANALYSIS FOR LITIGATED CHAPTER 13 ACCOUNTS: 910 CLAIMS TRAILING 15 MONTHS



ACG Lift Value	\$162,148
Litigation Fees	(\$14,808)
ROI	\$147,340
Total # of Accounts	32
Total Petition Balance	\$842,107
Average Balance	\$26,316

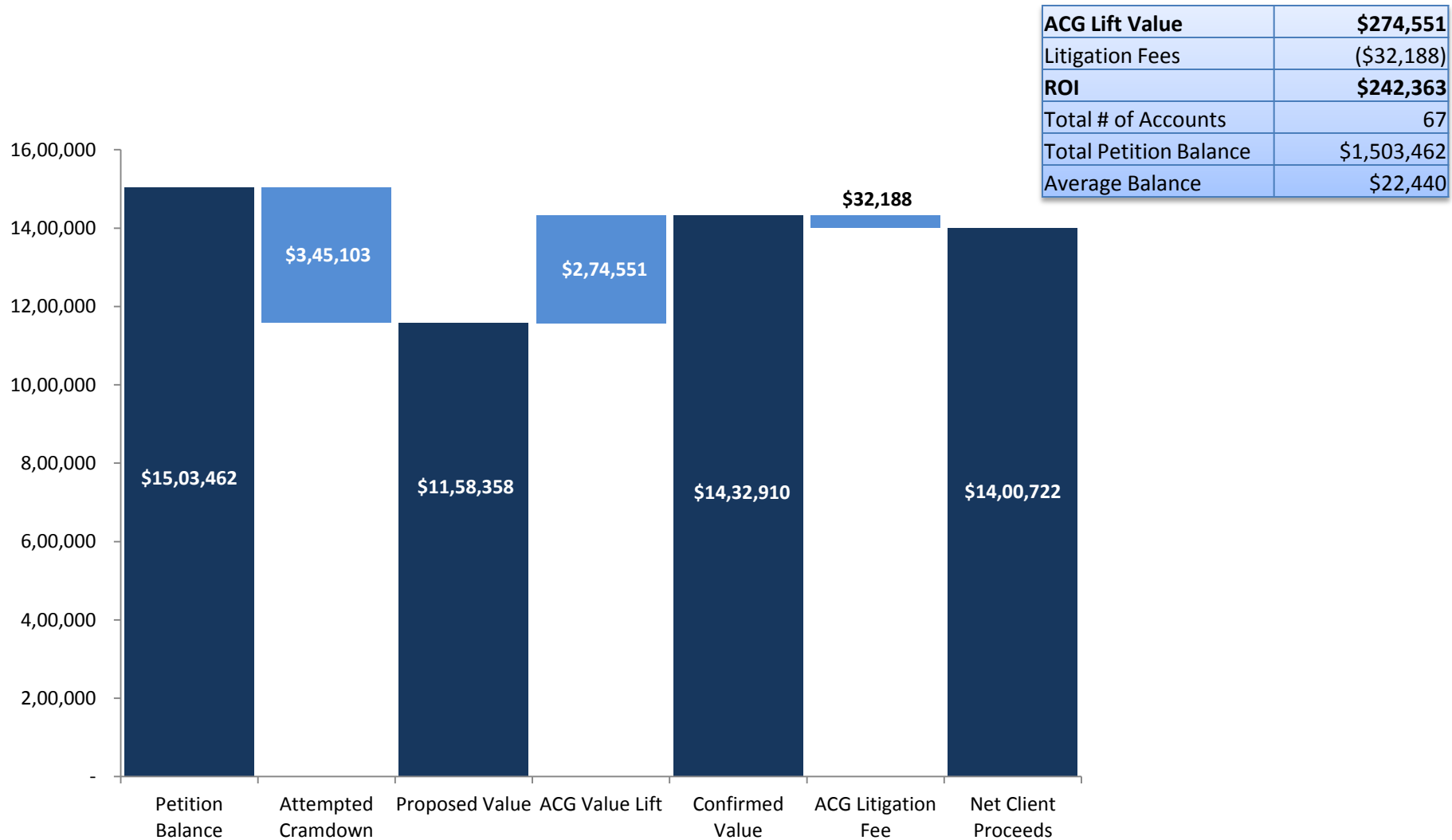
VALUE METRICS

VALUE LIFT ANALYSIS FOR LITIGATED CHAPTER 13 ACCOUNTS: NON-910 CLAIMS TRAILING 15 MONTHS

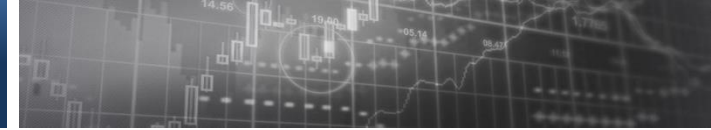


VALUE METRICS

VALUE LIFT ANALYSIS FOR LITIGATED CHAPTER 13 ACCOUNTS: 910 & NON-910 CLAIMS TRAILING 15 MONTHS

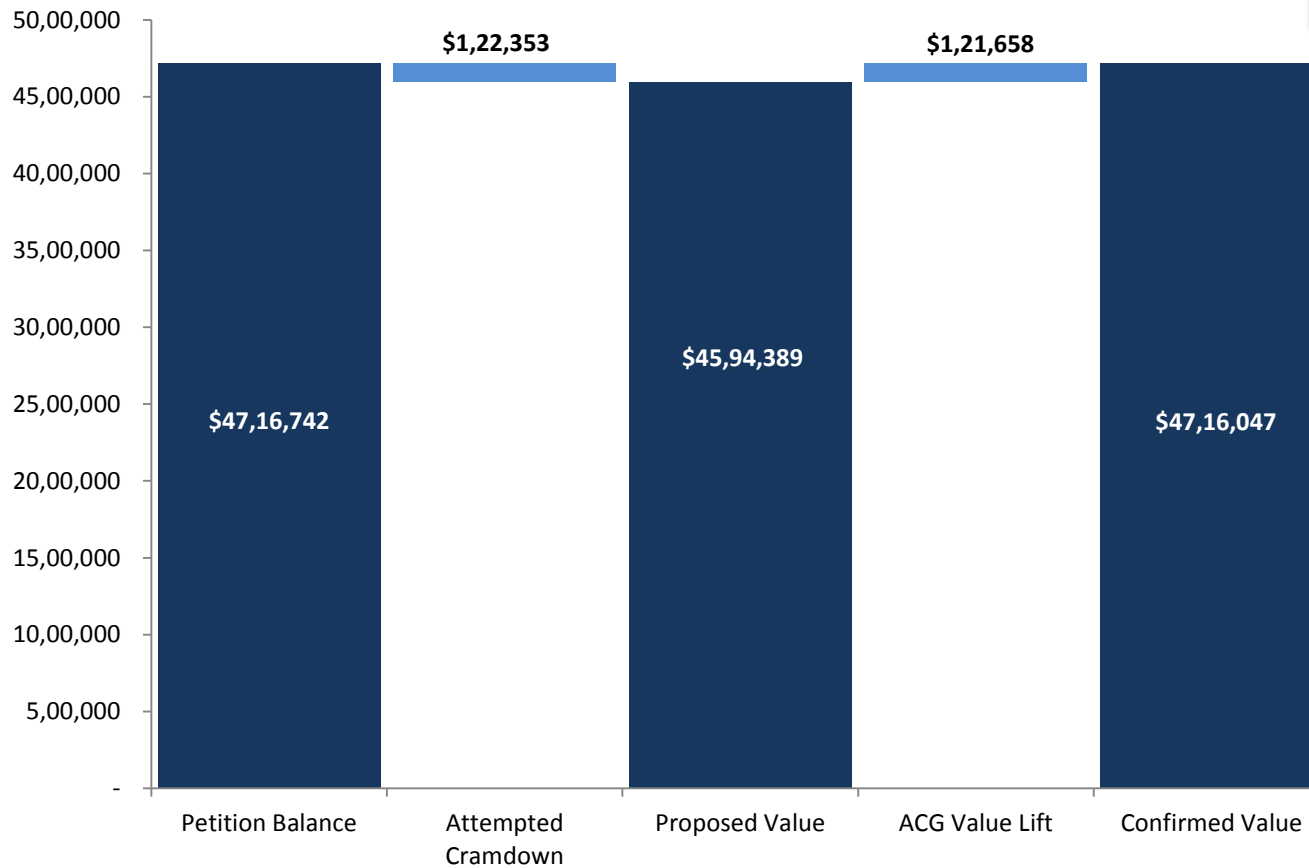


VALUE METRICS



VALUE LIFT ANALYSIS FOR NON-LITIGATED CHAPTER 13 ACCOUNTS: 910 CLAIMS TRAILING 15 MONTHS

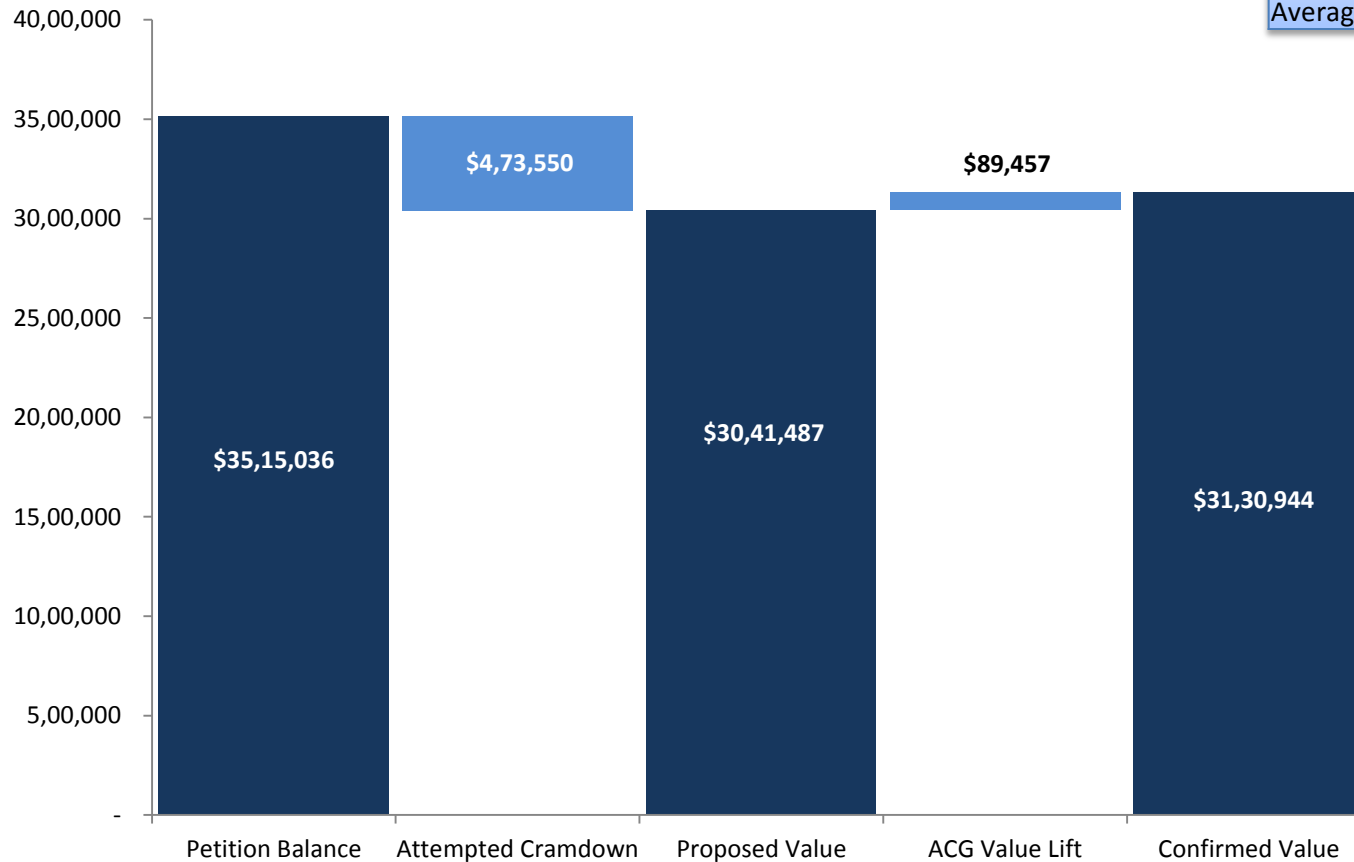
ACG Lift Value	\$121,658
Total # of Accounts	226
Total Petition Balance	\$4,716,742
Average Balance	\$20,871



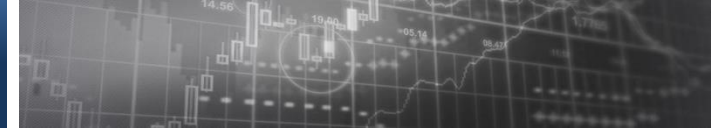
VALUE METRICS

VALUE LIFT ANALYSIS FOR NON-LITIGATED CHAPTER 13 ACCOUNTS: NON-910 CLAIMS TRAILING 15 MONTHS

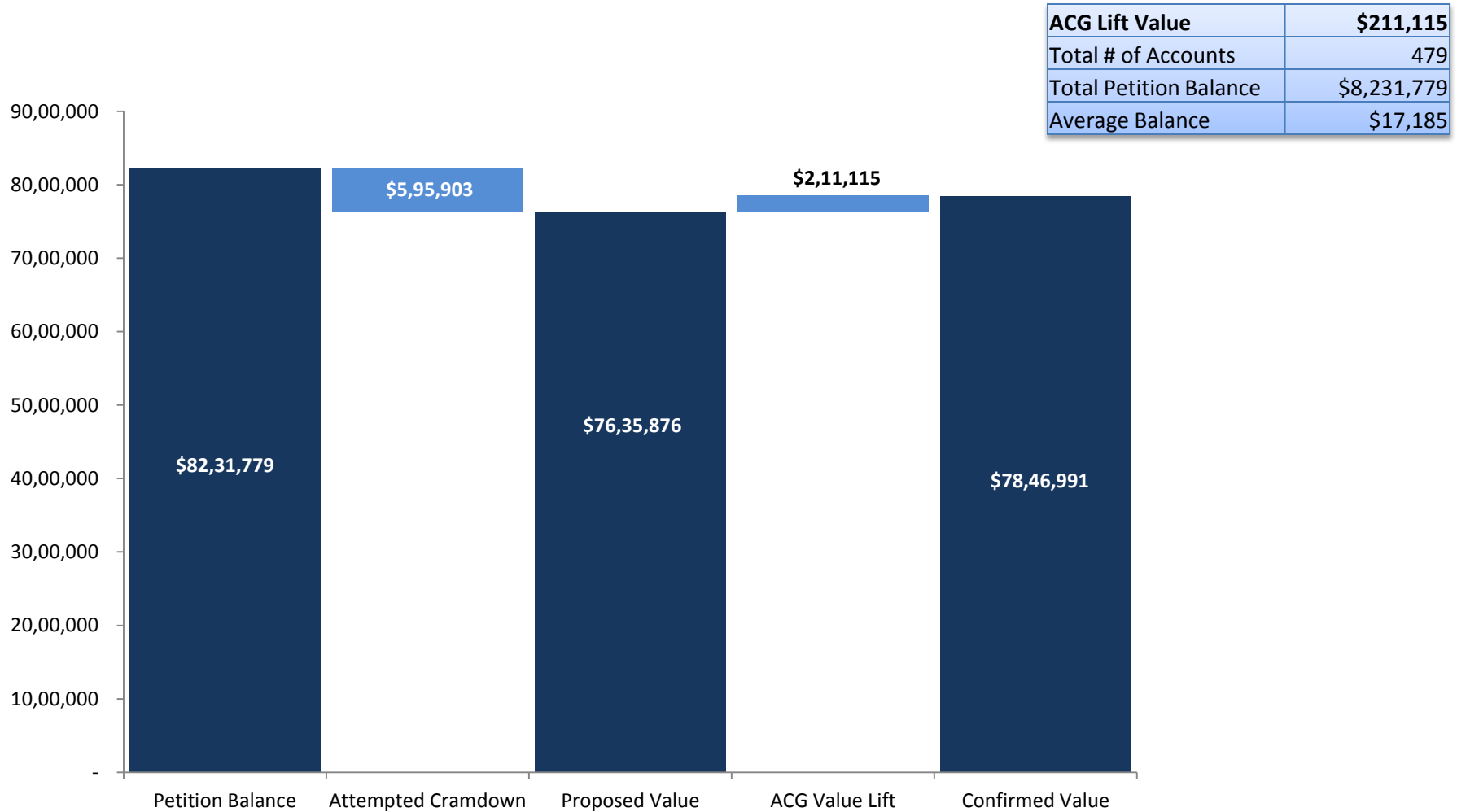
ACG Lift Value	\$89,457
Total # of Accounts	253
Total Petition Balance	\$3,515,036
Average Balance	\$13,893



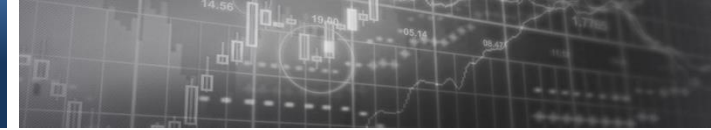
VALUE METRICS



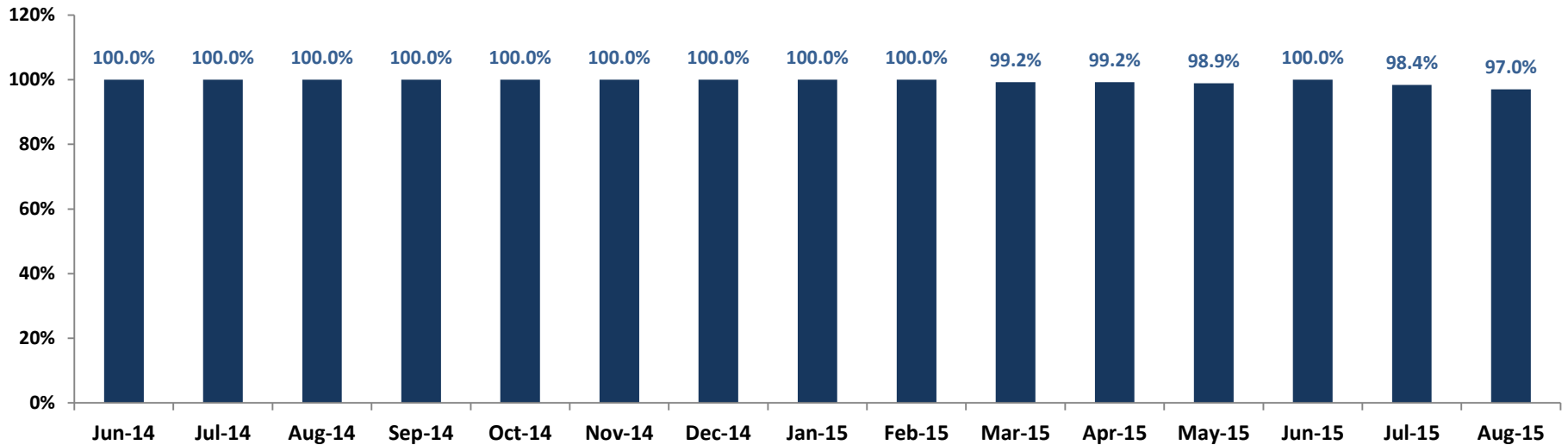
VALUE LIFT ANALYSIS FOR NON-LITIGATED CHAPTER 13 ACCOUNTS: 910 & NON-910 CLAIMS TRAILING 15 MONTHS



QUALITY METRICS



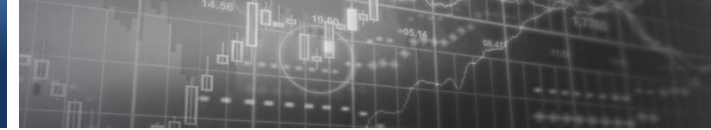
EFFECTIVE POC FILING SCORE (RETAIL)



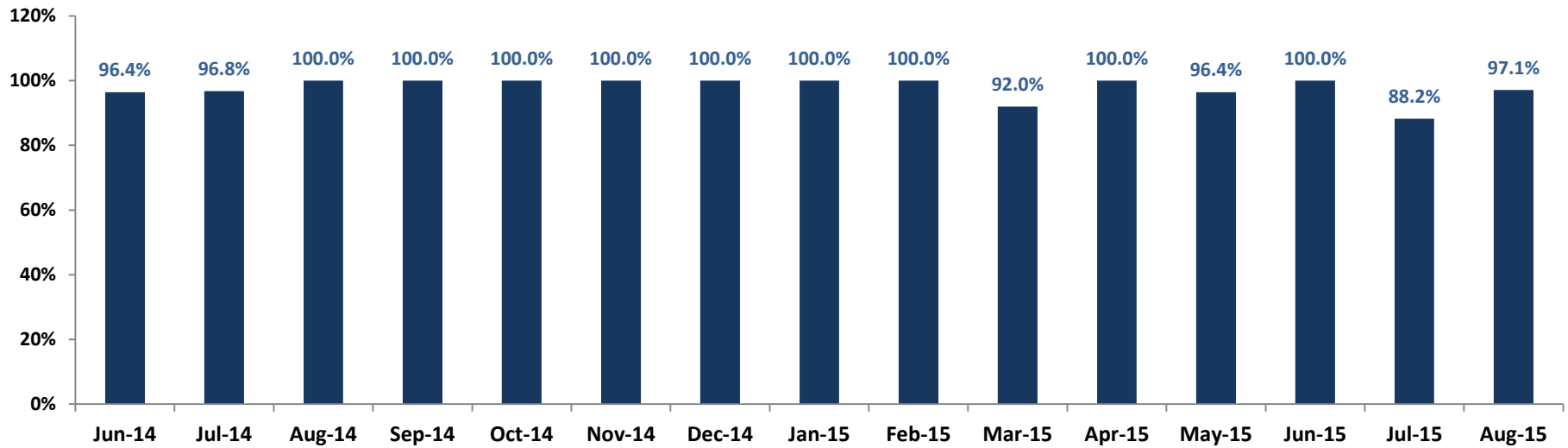
	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
A: POC not filed: Title Issues	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
B: POC not filed: Referred after bar date	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%	0.0%	1.1%	0.0%	0.0%	0.0%
C: POC not filed timely: Other Reasons	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.8%	1.1%	0.0%	1.6%	3.0%
D: POC filed timely	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	98.3%	99.1%	100.0%	97.7%	99.2%	97.8%	100.0%	98.4%	97.0%
E: Effective POC filing Score*	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	99.2%	99.2%	98.9%	100.0%	98.4%	97.0%

Effective POC score is depicted as 100% less "C: POC not filed timely: Other Reasons"

QUALITY METRICS



EFFECTIVE POC FILING SCORE (LEASE)

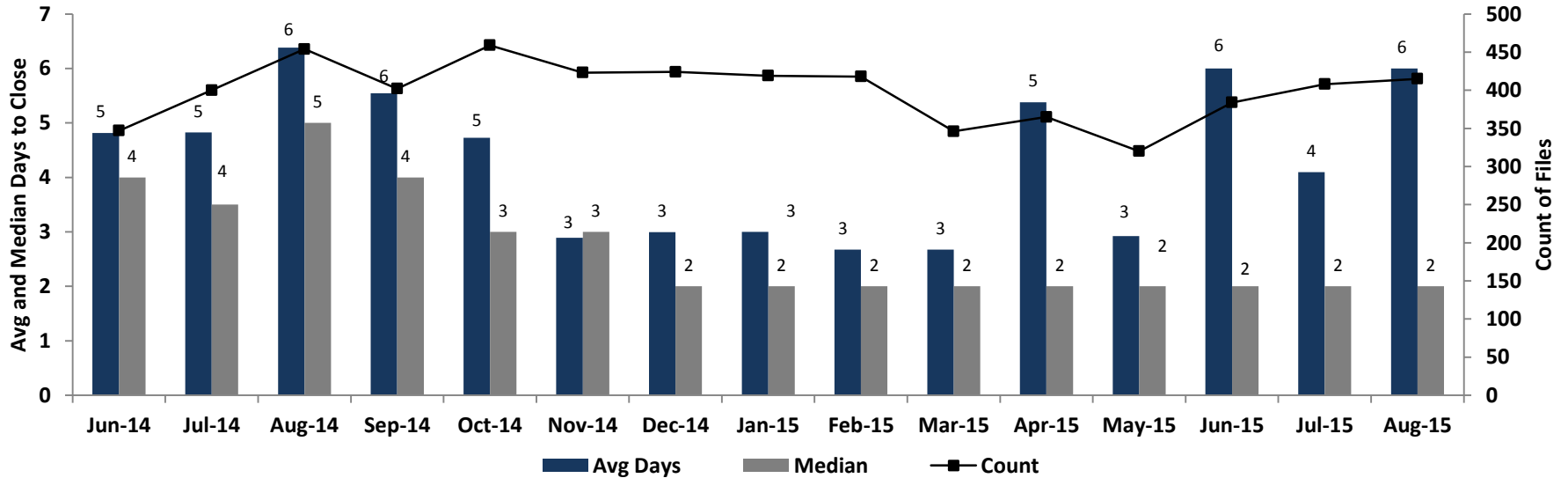


	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
A: POC not filed: Title Issues	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
B: POC not filed: Referred after bar date	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
C: POC not filed timely: Other Reasons	3.6%	3.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.0%	0.0%	3.6%	0.0%	11.8%	2.9%
D: POC filed timely	96.4%	96.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	92.0%	100.0%	96.4%	100.0%	88.2%	97.1%
E: Effective POC filing Score*	96.4%	96.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	92.0%	100.0%	96.4%	100.0%	88.2%	97.1%

Effective POC score is depicted as 100% less "C: POC not filed timely: Other Reasons"

QUALITY METRICS

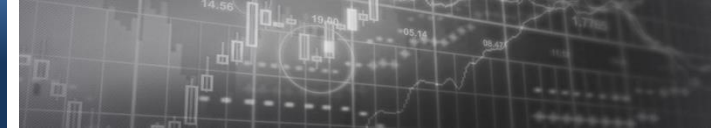
AVERAGE DAYS TO CLOSE (RETAIL)



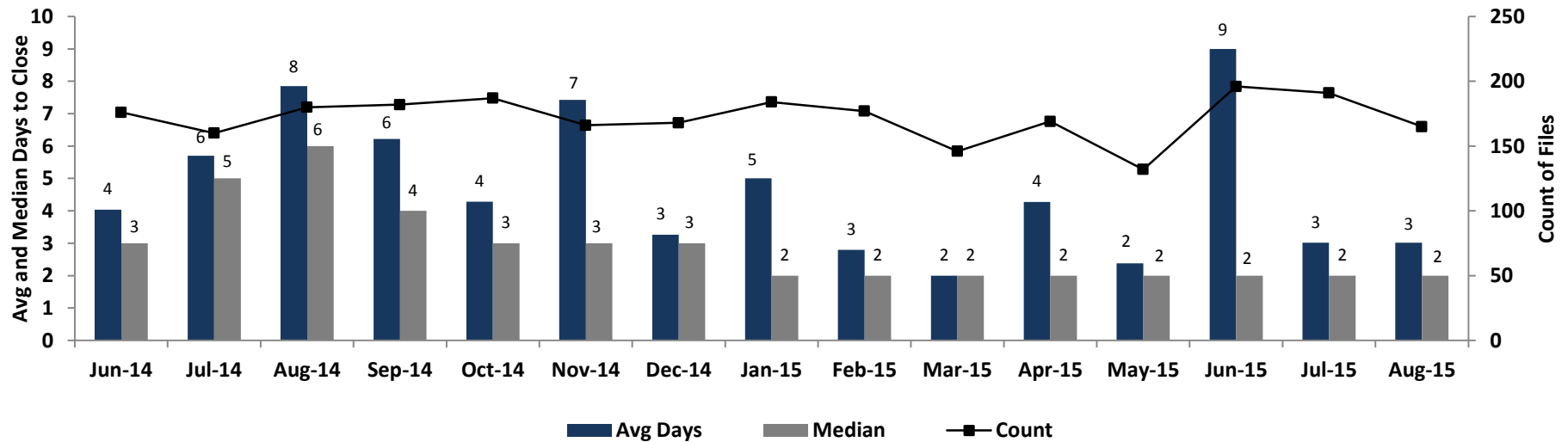
	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
Average Days	5	5	6	6	5	3	3	3	3	3	5	3	6	4	6
Median	4	4	5	4	3	3	2	2	2	2	2	2	2	2	2
Count	347	400	454	402	459	423	424	419	418	346	365	320	384	408	415

Calculation is based on count of days between when ACG was given notice of a file needing to be closed (Dismiss + 30 days or Court Close Date) and when the file was closed by ACG. Certain files are excluded from the calculation where a calculable date to close is not available (e.g. Ch 7 Asset cases).

QUALITY METRICS



AVERAGE DAYS TO CLOSE (LEASE)



	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15
Average Days	4	6	8	6	4	7	3	5	3	2	4	2	9	3	3
Median	3	5	6	4	3	3	3	2	2	2	2	2	2	2	2
Count	176	160	180	182	187	166	168	184	177	146	169	132	196	191	165

Calculation is based on count of days between when ACG was given notice of a file needing to be closed (Dismiss + 30 days or Court Close Date) and when the file was closed by ACG. Certain files are excluded from the calculation where a calculable date to close is not available (e.g. Ch 7 Asset cases).