

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	b)(4) 526	100%	31	5.89%	Balance Discrepancy	Updated Balance	Further Audits
Phone Calls Attempted	333,853	N/A			N/A	N/A	N/A
Borrower Contacts	6,558	N/A			N/A	N/A	N/A
Borrower Call-Ins	4,953	N/A			N/A	N/A	N/A
Correspondence	775	21%	16	1.29%	L102 & FACs not updated; Docs not scanned or Date Stamped	Feedback & Re-Training	Further Audits
(b)(4) Delinquent Accounts	N/A	N/A			N/A	N/A	N/A
AWG Accounts	390	15%	11	1.60%	Due Diligence Requirements	Feedback & Re-Training	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	104	80%	13	2.60%	L102 Not Updated & Ltr Not Sent	Feedback & Re-Training	Further Audits
Consolidations Offered	215	60%	1	0.77%	Letter Not Sent	Feedback & Re-Training	Further Audits
ICRP Cons. Offered	147	100%	76	4.70%	Letter Not Sent, Docs Not Scanned, Income Doesn't Match ADDI & ICR Cal	Feedback & Re-Training	Further Audits
LVCs	140	100%	0		N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	420	22%	64	10.16%	Letter Not Sent, Referenced Not Updated	Feedback & Re-Training	Further Audits
Rehabilitation's Submitted	N/A	100%			N/A	N/A	N/A
Letters Generated	16,706	100%			N/A	N/A	N/A
Death Resolutions	67	100%	1	0.79%	Ver DOB & SSN	Feedback & Re-Training	Further Audits
Disability Resolutions	83	80%	11	1.50%	Form Incomplete; New Info Not updated, L102 & FACS notes not updated, addtl clar needed	Feedback & Re-Training	Further Audits
Bankruptcy Resolutions	0	100%			N/A	N/A	N/A
Incarcerations	43	100%	2	1.00%	L102 and FACS not notated	Feedback & Re-Training	Further Audits
EFT - Account Update	22	100%			N/A	N/A	N/A
EFT - Billing	4	100%			N/A	N/A	N/A
EFT - Returns	16	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	500	15%	0		N/A	N/A	N/A
Accounts in Suspense	1,059	1%			N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 500	100%	1	0.20%	Balance Discrepancy	Balance Updated	Further Audits
Phone Calls Attempted	643,583	N/A			N/A	N/A	N/A
Borrower Contacts	6,401	N/A			N/A	N/A	N/A
Borrower Call-Ins	5,645	N/A			N/A	N/A	N/A
Correspondence	732	21%	37	2.93%	Die Stamp, FACS/ED not notated & Wrong Corr Type on Log	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	155	15%	0	0%	N/A	N/A	N/A
AWG Accounts	549	15%	35	3.60%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	105	80%	10	2.00%	Letter Not Sent	Re-Training & Feedback	Further Audits
Consolidations Offered	197	60%	0		N/A	N/A	N/A
ICRP Cons. Offered	71	100%	66	8.45%	Docs Not Scanned; Income doesn't match on ICR Cal & ADOI	Re-Training & Feedback	Further Audits
LVCs	71	100%	0		N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	795	20%	73	6.52%	Letter Not Sent; ReIs Not updated in FACS or on ED	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	0	100%			N/A	N/A	N/A
Letters Generated	25,826	100%	0	0%	N/A	N/A	N/A
Death Resolutions	89	100%	3	1.70%	Verify DOB & SSN	Re-Training & Feedback	Further Audits
Disability Resolutions	90	80%	15	1.90%	Incomplete Form; Addtl Clarification Needed & FACS not notated	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	100%			N/A	N/A	N/A
Incarcerations	28	100%	0	0.00%	N/A	N/A	N/A
EFT - Account Update	20	100%			N/A	N/A	N/A
EFT - Billing	4	100%			N/A	N/A	N/A
EFT - Returns	11	100%			N/A	N/A	N/A
Accounts Recalled by ED	402	15%	0	0%	N/A	N/A	N/A
Accounts in Suspense	310	1%	0	0%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	3	0.57%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	622,742	N/A			N/A	N/A	N/A
Borrower Contacts	6,929	N/A			N/A	N/A	N/A
Borrower Call-Ins	5,950	N/A			N/A	N/A	N/A
Correspondence	962	21%	36	2.25%	Docs not Dte Stamped or Notated in FACS or E-Systems	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	142	15%	0	0%	N/A	N/A	N/A
AWG Accounts	599	15%	21	1.90%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	105	80%	8	1.60%	L102 not notated & Letter not sent	Re-Training & Feedback	Further Audits
Consolidations Offered	227	60%	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	85	100%	86	9.20%	Docs not scanned; Ltr not sent; Incom doesn't match on ICR Cal & ADOJ	Re-Training & Feedback	Further Audits
LVCs	85	100%	0	0%	N/A	N/A	N/A
Rehabilitation's Offered	747	20%	74	7.05%	Letter not sent; References not updated in FACS & E-systems	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	0	100%			N/A	N/A	N/A
Letters Generated	37,427	100%	0	0%	N/A	N/A	N/A
Death Resolutions	61	100%	1	0.80%	SSN/DOB not verified	Re-Training & Feedback	Further Audits
Disability Resolutions	50	80%	9	2.00%	Form not complete & Add Clarification Needed	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	100%			N/A	N/A	N/A
Incarcerations	39	100%	0	0.00%	N/A	N/A	N/A
EFT - Account Update	22	100%			N/A	N/A	N/A
EFT - Billing	5	100%			N/A	N/A	N/A
EFT - Returns	22	100%			N/A	N/A	N/A
Accounts Recalled by ED	408	15%			N/A	N/A	N/A
Accounts in Suspense	389	1%			N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 500	100%	0	0.00%	N/A	N/A	N/A
Phone Calls Attempted	552,134	N/A			N/A	N/A	N/A
Borrower Contacts	6,366	N/A			N/A	N/A	N/A
Borrower Call-Ins	6,061	N/A			N/A	N/A	N/A
Correspondence	749	22%	20	1.50%	Docs not notated in FACS or L102; Also docs not scanned to account.	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	305	15%	11	23%	Insufficient follow up	Re-Training & Feedback	Further Audits
AWG Accounts	446	15%	31	3.90%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	86	80%	6	1.70%	Letter Not Sent; and L106 Not Updated	Re-Training & Feedback	Further Audits
Consolidations Offered	214	60%	1	0.80%	Letter Not Sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	130	100%	55	4.00%	Docs not scanned; income does not match on ADOJ & ICR Cal	Re-Training & Feedback	Further Audits
(b)(4) RVAs	130	100%	0	0%	N/A	N/A	N/A
Rehabilitation's Offered	714	20%	68	6.70%	Letter Not Sent; References incomplete in FACS & ED	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	45	100%	3	6.66%	Bi-weekly payments notated in ED system & funded early	Re-Training & Feedback	Further Audits
Letters Generated	48,456	100%	0	0%	N/A	N/A	N/A
Death Resolutions	72	100%	9	6.39%	SSN & DOB not verified	Re-Training & Feedback	Further Audits
Disability Resolutions	76	80%	9	1.30%	Incomplete form; New info not updated in FACS; Add Doc & Clar needed	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	6	100%	16	38.10%	Docs not scanned; Accts not coded properly	Re-Training & Feedback	Further Audits
Incarcerations	53	100%	2	0.80%	Docs not scanned; Docs not notated	Re-Training & Feedback	Further Audits
EFT - Account Update	21	100%	0	0%	N/A	N/A	N/A
EFT - Billing	4	100%	0	0%	N/A	N/A	N/A
EFT - Returns	10	100%	0	0%	N/A	N/A	N/A
Accounts Recalled by ED	300	15%	0	0%	N/A	N/A	N/A
Accounts in Suspense	784	1%	0	0%	N/A	N/A	N/A



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	9	1.71%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	814,674	N/A			N/A	N/A	N/A
Borrower Contacts	7,902	N/A			N/A	N/A	N/A
Borrower Call-Ins	7,804	N/A			N/A	N/A	N/A
Correspondence	990	20%	15	0.95%	FACS & L102 not notated; Docs not date stamped	Re-training & Feedback	Further Audits
(b)(4) Delinquent Accounts	438	15%	12	18%	Insufficient Follow Up	Re-training & Feedback	Further Audits
AWG Accounts	574	15%	52	5.00%	Due Diligence Not Met	Re-training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	101	80%	6	1.20%	Letter not sent	Re-training & Feedback	Further Audits
Consolidations Offered	348	60%	1	0.48%	Letter not sent	Re-training & Feedback	Further Audits
ICRP Cons. Offered	147	100%	24	1.00%	Docs not scanned; Income does not match on ICR Cal & ADOI	Re-training & Feedback	Further Audits
LVCs	146	100%	0		N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	714	23%	27	2.34%	Letter not sent; Incomplete references	Re-training & Feedback	Further Audits
Rehabilitation's Submitted	297	100%	10	3.37%	Split Pyts & Pyt History	Re-training & Feedback	Further Audits
Letters Generated	41,614	100%			N/A	N/A	N/A
Death Resolutions	100	100%	6	3.00%	Ver SSN & DOB	Re-training & Feedback	Further Audits
Disability Resolutions	92	80%	13	1.30%	New info not updated in FACS; Form incomplete; not notated	Re-training & Feedback	Further Audits
Bankruptcy Resolutions	1	100%	1	14.30%	Notepad not updated	Re-training & Feedback	Further Audits
Incarcerations	92	100%	8	1.70%	Notepad not updated & docs not scanned	Re-training & Feedback	Further Audits
EFT - Account Update	22	100%	0		N/A	N/A	N/A
EFT - Billing	5	100%	0		N/A	N/A	N/A
EFT - Returns	27	100%	0		N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	559	15%	0		N/A	N/A	N/A
Accounts in Suspense	339	1%	0		N/A	N/A	N/A
					Revision Date	Revision	
Management Fiscal & Quality Control Report CF 901-1e					12/8/2009	2.4	



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 500	100%	21	4.20%	Balance discrepancy	Updated balance	Further Audits
Phone Calls Attempted	632,639	N/A			N/A	N/A	N/A
Borrower Contacts	7,222	N/A			N/A	N/A	N/A
Borrower Call-Ins	6,831	N/A			N/A	N/A	N/A
Correspondence	948	21%	11	0.68%	Docs not scanned, not die stamped; not notated in FACS or ED	Re-training & Feedback	Further Audits
(b)(4) Delinquent Accounts	686	15%	31	0.30%	Insufficient Follow up	Re-training & Feedback	Further Audits
AWG Accounts	715	15%	19	1.60%	Due diligence requirements not met	Re-training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	73	80%	3	0.90%	Letter not sent	Re-training & Feedback	Further Audits
Consolidations Offered	353	60%	2	0.90%	Letter not sent	Re-training & Feedback	Further Audits
ICRP Cons. Offered	182	100%	17	1.00%	Income does not mltch on ICR Cal & ADOL; docs not scanned or notated	Re-training & Feedback	Further Audits
LVCs	179	100%	0		N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,000	20%	69	4.93%	Letter not sent; References not updated in FACS or ED	Re-training & Feedback	Further Audits
Rehabilitation's Submitted	389	100%	4	1.00%	Split payments	Re-training & Feedback	Further Audits
Letters Generated	48,768	100%	0		N/A	N/A	N/A
Death Resolutions	109	100%	4	1.80%	L102 not updated; SSN or DOB not verified	Re-training & Feedback	Further Audits
Disability Resolutions	89	80%	9	1.40%	New info on form not updated in FACS; Addit clar needed	Re-training & Feedback	Further Audits
Bankruptcy Resolutions	0	100%			N/A	N/A	N/A
Incarcerations	62	100%	7	2.30%	FACS & ED not notated; docs not scanned; L103 not uplded	Re-training & Feedback	Further Audits
EFT - Account Update	21	100%	0		N/A	N/A	N/A
EFT - Billing	4	100%	0		N/A	N/A	N/A
EFT - Returns	40	100%	0		N/A	N/A	N/A
Accounts Recalled by ED	898	15%	0		N/A	N/A	N/A
Accounts in Suspense	400	1%	0		N/A	N/A	N/A

Management Fiscal & Quality Control Report	CF 901-1e	Revision Date:	Revision
		12/8/2009	24



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 500	100%	4	0.80%	Balance Discrepancy	Balance Adjusted	Further Audits
Phone Calls Attempted	466,796	N/A			N/A	N/A	N/A
Borrower Contacts	7,914	N/A			N/A	N/A	N/A
Borrower Call-Ins	7,412	N/A			N/A	N/A	N/A
(b)(4) Correspondence	985	21%	24	1.52%	Not notated, scanned or date stamped	Re-Training & Feedback	Further Audits
Delinquent Accounts	361	15%	23	6.37%	Insufficient Follow up	Re-Training & Feedback	Further Audits
AWG Accounts	620	15%	28	2.70%	Due Diligence Req's not met.	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	97	80%	5	1.10%	L102 not updated & letter not sent	Re-Training & Feedback	Further Audits
Consolidations Offered	302	60%	10	5.52%	Letter not sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	136	100%	10	1.00%	Doc not scanned; Income doesn't match on ICR Cal & ADOI	Re-Training & Feedback	Further Audits
LVCs	135	100%			N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	736	21%	62	5.75%	Letter not sent & References not updated	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	424	100%	4	0.94%	Wrong monthly pyt & Pyt History	Re-Training & Feedback	Further Audits
Letters Generated	56,325	100%			N/A	N/A	N/A
Death Resolutions	125	100%	9	3.60%	Verificatio Doc not legible	Re-Training & Feedback	Further Audits
Disability Resolutions	74	80%	15	2.30%	Form incomplete & Addtl Clar Needed	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	100%			N/A	N/A	N/A
Incarcerations	72	100%	0		N/A	N/A	N/A
EFT - Account Update	21	100%			N/A	N/A	N/A
EFT - Billing	4	100%			N/A	N/A	N/A
EFT - Returns	19	100%			N/A	N/A	N/A
Accounts Recalled by ED	723	15%			N/A	N/A	N/A
Accounts in Suspense	803	1%			N/A	N/A	N/A

Management Fiscal & Quality Control Report: CF 901-1e	Revision Date 12/8/2009	Revision 24
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	8	1.50%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	811,595	N/A			N/A	N/A	N/A
Borrower Contacts	8,688	N/A			N/A	N/A	N/A
Borrower Call-Ins	8,891	N/A			N/A	N/A	N/A
Correspondence	1,038	20%	11	0.67%	Docs not scanned; dtd stamped or notated properly	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	492	15%	31	6.00%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	674	15%	61	5.50%	Due Diligence Requirements not met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	104	80%	6	1.20%	Not notated; letter not sent	Re-Training & Feedback	Further Audits
Consolidations Offered	399	60%	1	0.40%	Letter not sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	140	100%	10	1.00%	Docs not scanned; income does not match on ICR Cal & ADO	Re-Training & Feedback	Further Audits
LVCs	140	100%	0		N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	813	20%	113	11.34%	Letter not sent; References incomplete	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	405	100%	3	0.24%	Wrong Pyt Amounts (Split Pyts)	Re-Training & Feedback	Further Audits
Letters Generated	49,821	100%	0	0%	N/A	N/A	N/A
Death Resolutions	117	100%	0	0.00%	N/A	N/A	N/A
Disability Resolutions	87	80%	8	1.10%	Form incomplete; Docs not notated and Addtl Clarification needed	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	1	100%	3	42.90%	Docs not scanned; notes not updated	Re-Training & Feedback	Further Audits
Incarcerations	74	100%	1	0.30%	L103 not updated	Re-Training & Feedback	Further Audits
EFT - Account Update	21	100%			N/A	N/A	N/A
EFT - Billing	5	100%			N/A	N/A	N/A
EFT - Returns	11	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	833	15%			N/A	N/A	N/A
Accounts in Suspense	582	1%			N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found # %		Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 550	100%	10	1.80%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	662,684	N/A			N/A	N/A	N/A
Borrower Contacts	7,774	N/A			N/A	N/A	N/A
Borrower Call-Ins	7,921	N/A			N/A	N/A	N/A
Correspondence	875	20%	13	0.93%	Docs not Dte Stamped; Not updated in FACS or on L102	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	767	15%	62	53.00%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	927	12%	32	2.60%	Due Diligence Requirements not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	72	80%	5	1.40%	Letter Not Sent	Re-Training & Feedback	Further Audits
Consolidations Offered	332	60%	5	2.50%	Letter Not sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	198	100%	30	1.00%	Income does not match on ICR Cal & ADOJ & Docs not scanned	Re-Training & Feedback	Further Audits
LVCs	192	100%	0		N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	500	20%	87	12.43%	Letter Not Sent; Incomplete References	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	379	100%	1	0.26%	Wrong Pyt Amts (Admin Credit Given)	Re-Training & Feedback	Further Audits
Letters Generated	47,891	100%	0		N/A	N/A	N/A
Death Resolutions	97	100%	14	7.20%	DOB/SSN not verified; L102 not updated	Re-Training & Feedback	Further Audits
Disability Resolutions	88	80%	12	1.60%	Form not complete; Addtl Doc Needed; FACS & L102 Not Updated	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	100%			N/A	N/A	N/A
Incarcerations	95	100%	0	0.00%	N/A	N/A	N/A
EFT - Account Update	22	100%			N/A	N/A	N/A
EFT - Billing	4	100%			N/A	N/A	N/A
EFT - Returns	10	100%			N/A	N/A	N/A
Accounts Recalled by ED	974	15%	0	0%	N/A	N/A	N/A
Accounts in Suspense	1,297	1%	0	0%	N/A	N/A	N/A



QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 300	100%	1	0.33%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	669,555	N/A			N/A	N/A	N/A
Borrower Contacts	8,772	N/A			N/A	N/A	N/A
Borrower Call-Ins	9,418	N/A			N/A	N/A	N/A
Correspondence	1,370	20%	75	4.55%	Docs not Dte Stamped; Not updated in FACS or on L102	Feedback & Retraining	Further Audits
(b)(4) Delinquent Accounts	521	15%	26	33.00%	Insufficient Follow Up	Feedback & Retraining	Further Audits
AWG Accounts	775	12%	43		Due Diligence Requirements Not Met	Feedback & Retraining	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	103	80%	11	10.7%	Ltr not sent; L106 not updated	Feedback & Retraining	Further Audits
Consolidations Offered	416	60%	5	2.00%	Letter not sent	Feedback & Retraining	Further Audits
ICRP Cons. Offered	154	100%	42	2.00%	Income does not match on ICR Cal & ADOI & Docs not scanned	Feedback & Retraining	Further Audits
IVCs	168	100%	0		N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	580	21%	62	7.38%	Letter Not Sent; Incomplete References	Feedback & Retraining	Further Audits
Rehabilitation's Submitted	467	100%	1	0.21%	Split Payment	Feedback & Retraining	Further Audits
Letters Generated	49,174	100%			N/A	N/A	N/A
Death Resolutions	61	100%	14	23.0%	Death cert. not legible	Feedback & Retraining	Further Audits
Disability Resolutions	76	80%	10	16.4%	FACS not updated w/new info; FACS notated improperly	Feedback & Retraining	Further Audits
Bankruptcy Resolutions	0	100%	0	0.0%	N/A	N/A	N/A
Incarcerations	50	100%	0	0.0%	N/A	N/A	N/A
EFT - Account Update	21	100%			N/A	N/A	N/A
EFT - Billing	9	100%			N/A	N/A	N/A
EFT - Returns	8	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	801	15%	0	0%	N/A	N/A	N/A
Accounts in Suspense	504	1%	0	0%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 500	100%	11	2.20%	Balance Discrepancy	Balance corrected	Further Audits
Phone Calls Attempted	770,289	N/A			N/A	N/A	N/A
Borrower Contacts	9,479	N/A			N/A	N/A	N/A
Borrower Call-Ins	10,900	N/A			N/A	N/A	N/A
Correspondence	1,602	15%	65	3.37%	Does not Dte Stamped; Not updated in FACS or on L102	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	675	15%	31	35.00%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	917	12%	28	3.2%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	187	80%	7	0.8%	Letter not sent; L102 not updated	Re-Training & Feedback	Further Audits
Consolidations Offered	405	60%	13	5.34%	Letter not sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	216	100%	68	3.00%	LVC Cal & ADOI not scanned	Re-Training & Feedback	Further Audits
LVCs	216	100%	0	0%	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	958	20%	108	7.91%	Letter Not Sent; Incomplete References	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	467	100%	5	1.07%	Wrong Billing on ED (Split Pyts)	Re-Training & Feedback	Further Audits
Letters Generated	27,675	100%	0	0%	N/A	N/A	N/A
Death Resolutions	79	100%	14	8.9%	Death certificate illegible.	Re-Training & Feedback	Further Audits
Disability Resolutions	82	80%	11	1.5%	Form Incomplete; FACS not updated w/new info; add'l Dr./Bwr clarification needed	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	N/A	0	0.0%	N/A	N/A	N/A
Incarcerations	89	100%	0	0.0%	N/A	N/A	N/A
EFT - Account Update	20	100%			N/A	N/A	N/A
EFT - Billing	20	100%			N/A	N/A	N/A
EFT - Returns	10	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	1,098	15%	0	0%	N/A	N/A	N/A
Accounts in Suspense	482	1%	0	0%	N/A	N/A	N/A

Management Fiscal & Quality Control Report - CF 901-1e	Revision Date 12/8/2009	Revision 24
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 575	100%	1	0.17%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	727,499	N/A			N/A	N/A	N/A
Borrower Contacts	9,341	N/A			N/A	N/A	N/A
Borrower Call-Ins	10,730	N/A			N/A	N/A	N/A
Correspondence	1,571	15%	79	4.18%	Docs not scanned or date stamped	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	508	15%	19	27%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	1,033	12%	98	7.2%	Due Diligence Requirements not met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	140	80%	19	2.8%	L102 improperly notated	Re-Training & Feedback	Further Audits
Consolidations Offered	617	53%	5	1.53%	Letter not sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	252	100%	199	7.00%	LVC Cal & ADOI not scanned	Re-Training & Feedback	Further Audits
LVCs	255	100%	0	0%	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,776	20%	327	13.16%	Letter Not Sent; incomplete References	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	459	100%	5	1.08%	Acct did not fund & Admin	Re-Training & Feedback	Further Audits
Letters Generated	72,455	100%	0	0%	N/A	N/A	N/A
Death Resolutions	152	100%	24	7.9%	Death cert illegible for verif. of DOB/SSN; Docs not scanned	Re-Training & Feedback	Further Audits
Disability Resolutions	112	80%	32	3.2%	FACS not notated or notated improperly	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	2	N/A	0	0%	N/A	N/A	N/A
Incarcerations	45	100%	2	0.9%	Docs not scanned	Re-Training & Feedback	Further Audits
EFT - Account Update	23	100%			N/A	N/A	N/A
EFT - Billing	23	100%			N/A	N/A	N/A
EFT - Returns	11	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	2,073	5%	0	0%	N/A	N/A	N/A
Accounts in Suspense	740	1%	0	0%	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	2	1%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	653,305	N/A			N/A	N/A	N/A
Borrower Contacts	8,963	N/A			N/A	N/A	N/A
Borrower Call-Ins	9,334	N/A			N/A	N/A	N/A
Correspondence	1,756	10%	38	2.70%	Docs not scanned or date stamped	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	736	15%	48	51%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	849	12%	16	1.4%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	114	80%	40	7.4%	FACS & L102 improperly notated.	Re-Training & Feedback	Further Audits
Consolidations Offered	488	41%	4	0.82%	Letter not sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	86	40%	21	2%	LVC & ADOI not scanned	Re-Training & Feedback	Further Audits
LVCs	220	100%	0	0%	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,094	10%	110	4.68%	Letter Not Sent; Incomplete References	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	518	100%	6	1.16%	Split Payments	Re-Training & Feedback	Further Audits
Letters Generated	64,977	100%			N/A	N/A	N/A
Death Resolutions	171	100%	13	3.8%	Death certificate illegible or DOD not verified	Re-Training & Feedback	Further Audits
Disability Resolutions	90	80%	15	1.9%	FACS not updated w/new info; FACS improperly notated; form 1845 not frwd w/in 3 days.	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	8	100%	1	4.8%	FACS improperly notated.	Re-Training & Feedback	Further Audits
Incarcerations	127	100%	2	0.3%	FACS & ED improperly notated.	Re-Training & Feedback	Further Audits
EFT - Account Update	21	100%			N/A	N/A	N/A
EFT - Billing	21	100%			N/A	N/A	N/A
EFT - Returns	8	100%			N/A	N/A	N/A
Accounts Recalled by ED	1,300	7.7%	0	0%	N/A	N/A	N/A
Accounts in Suspense	1,688	1%	17	0%	N/A	N/A	N/A

Management Fiscal & Quality Control Report - CF 901-1e	Revision Date 12/8/2009	Revision 24
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	b)(4) 525	100%	4	2%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	929,493	N/A			N/A	N/A	N/A
Borrower Contacts	9,814	N/A			N/A	N/A	N/A
Borrower Call-Ins	10,720	N/A			N/A	N/A	N/A
Correspondence	1,841	10%	50	3.42%	Docs not scanned or date stamped	Re-Training & Feedback	Further Audits
b)(4) Delinquent Accounts	928	15%	80	58%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	990	12%	20	1.5%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	125	80%	7	1.2%	FACS & ED improperly notated; letters not sent	Re-Training & Feedback	Further Audits
Consolidations Offered	511	39%	2	1%	Letter Not Sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	266	40%	48	4%	LVC & ADOI not scanned	Re-Training & Feedback	Further Audits
LVCs	266	100%	0	0%	N/A	N/A	N/A
b)(4) Rehabilitation's Offered	719	10%	39	7.74%	Letter Not Sent; Incomplete References	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	526	100%	1	0.19%	Admin Resolution	Re-Training & Feedback	Further Audits
Letters Generated	66,313	100%			N/A	N/A	N/A
Death Resolutions	169	100%	13	3.8%	DOB/SSN not ver'd.	Re-Training & Feedback	Further Audits
Disability Resolutions	120	80%	16	1.5%	New info from Sec. 1 not updated on FACS; code not changed on L102.	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	0	0.0%	N/A	N/A	N/A
Incarcerations	106	100%	5	0.9%	FACS & ED improperly notated; L103 not updated	Re-Training & Feedback	Further Audits
EFT - Account Update	21	100%			N/A	N/A	N/A
EFT - Billing	21	100%			N/A	N/A	N/A
EFT - Returns	10	100%			N/A	N/A	N/A
b)(4) Accounts Recalled by ED	1,455	10%	0	0%	N/A	N/A	N/A
Accounts in Suspense	653	1%	0	0%	N/A	N/A	N/A



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 551	100%	8	3%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	737,636	N/A			N/A	N/A	N/A
Borrower Contacts	9,633	N/A			N/A	N/A	N/A
Borrower Call-Ins	10,264	N/A			N/A	N/A	N/A
Correspondence	1,903	10%	38	2.49%	Docs not scanned or date stamped	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	1,275	10%	79	62%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	978	12%	28	2.2%	Due Diligence Req Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	126	80%	2	0.3%	Letter not sent; L106 not updated	Re-Training & Feedback	Further Audits
Consolidations Offered	542	37%	2	1%	Letter not sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	243	30%	10	1%	LVC & ADOI not scanned	Re-Training & Feedback	Further Audits
LVCs	243	100%	0	0%	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,561	10%	38	3.48%	Letter Not Sent; Incomplete References	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	423	100%	1	0.24%	Admin	Re-Training & Feedback	Further Audits
Letters Generated	64,620	100%	0	0%	N/A	N/A	N/A
Death Resolutions	156	100%	1	0.3%	Wrong DOB	Re-Training & Feedback	Further Audits
Disability Resolutions	113	80%	29	2.9%	Section 4 Missing Info; Addtl Clar Needed; Proof of Dr License	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%			N/A	N/A	N/A
Incarcerations	77	100%	4	1%	Docs not scanned; FACS & L102 not notated; L103 not updated	Re-Training & Feedback	Further Audits
EFT - Account Update	22	100%			N/A	N/A	N/A
EFT - Billing	22	100%			N/A	N/A	N/A
EFT - Returns	13	100%			N/A	N/A	N/A
Accounts Recalled by ED	1,802	6%	0	0%	N/A	N/A	N/A
Accounts in Suspense	632	1%			N/A	N/A	N/A

Management Fiscal & Quality Control Report CF 901-1e	Revision Date 12/8/2009	Revision 2.4
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QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 500	100%	3	1.33%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	819,023	N/A			N/A	N/A	N/A
Borrower Contacts	8,827	N/A			N/A	N/A	N/A
Borrower Call-Ins	10,036	N/A			N/A	N/A	N/A
Correspondence	1,528	10%	29	2.37%	FACS not notated, does not stamped, incorr addr, incorr type code, June info on July spreadsheet.	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	686	15%	55	53%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	1,000	12%	28	2.1%	Due Diligence Requirements	Re-Training & Feedback	Further Audits
Litigation Packages	10	20%	2	4.76%	CCLR errors	Re-Training & Feedback	Further Audits
Compromises Offered	103	80%	1	0.2%	L106 not updated	Re-Training & Feedback	Further Audits
Consolidations Offered	61	100%	1	1%	Letter not sent	Re-Training & Feedback	Further Audits
ICRP Cons. Offered	78	30%	11	4%	Taxes-blank, No ICR cal, ICR Cal & ADOJ balances do not match	Re-Training & Feedback	Further Audits
LVCs	78	100%	0	0%	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,289	10%	43	4.76%	Incomplete References	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	643	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	58,632	100%	0	0%	N/A	N/A	N/A
Death Resolutions	100	100%	1	0.5%	SSN on FACS & death certificate did not match	Re-Training & Feedback	Further Audits
Disability Resolutions	98	80%	28	3.3%	Form Incomplete; New info not updated; Addtl Clarification needed	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	N/A			N/A	N/A	N/A
Incarcerations	109	100%	0	0%	N/A	N/A	N/A
EFT - Account Update	20	100%	0	0%	N/A	N/A	N/A
EFT - Billing	20	100%	0	0%	N/A	N/A	N/A
EFT - Returns	8	100%	0	0%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	1,283	8%	0	0%	N/A	N/A	N/A
Accounts in Suspense	1,797	1%	0	0%	N/A	N/A	N/A

Management Fiscal & Quality Control Report - CF 901-1e	Revision Date: 12/8/2009	Revision: 2.4
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 575	100%	3	1.01%	Balance Discrepancy	Re-Training & Feedback	Further Audits
Phone Calls Attempted	981,643	N/A			N/A	N/A	N/A
Borrower Contacts	11,416	N/A			N/A	N/A	N/A
Borrower Call-Ins	12,034	N/A			N/A	N/A	N/A
Correspondence	1,689	10%	30	2.22%	Incorrect Status; Not Notated, Incompleted Notes, Phones Not Flagged	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	926	11%	45	44%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	807	12%	36	3.4%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	16	20%	0	0.00%	N/A	N/A	N/A
Compromises Offered	129	80%	4	0.7%	Letters Not Sent	Re-Training & Feedback	Further Audits
Consolidations Offered	65	100%	0	0%	N/A	N/A	
ICRP Cons. Offered	7	30%	1	5%	Income on ICR Cal & ADOL doesn't match	Re-Training & Feedback	Further Audits
LVCs	7	100%	0	0%	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,186	10%	52	6.24%	Letters not sent; Incomplete references	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	557	100%	1	0.17%	Payment Dates - Submitted as AR	Re-Training & Feedback	Further Audits
Letters Generated	56,352	100%	0	0%	N/A	N/A	N/A
Death Resolutions	100	100%	9	4.5%	SSN and/or DOB not ver'd.	Re-Training & Feedback	Further Audits
Disability Resolutions	100	80%	16	1.8%	Form 1845 Incomplete; missing info; FACS improperly notated.	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	0	0.0%	N/A	N/A	N/A
Incarcerations	70	100%	0	0%	N/A	N/A	N/A
EFT - Account Update	22	100%	0	0%	N/A	N/A	N/A
EFT - Billing	22	100%	0	0%	N/A	N/A	N/A
EFT - Returns	11	100%	0	0%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	1,459	7%	0	0%	N/A	N/A	N/A
Accounts in Suspense	599	1%	0	0%	N/A	N/A	N/A



QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 326	100%	6	3.81%	Balance Discrepancy	Re-Training & Feedback	Further Audits
Phone Calls Attempted	694,050	N/A			N/A	N/A	N/A
Borrower Contacts	9,606	N/A			N/A	N/A	N/A
Borrower Call-Ins	9,762	N/A			N/A	N/A	N/A
Correspondence	1,675	10%	21	1.56%	Incorrect dispo. docs not documented in notepad or date stamped	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	1,234	8%	32	32%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	390	15%	19	2.3%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	20%			N/A	N/A	N/A
Compromises Offered	79	80%	3	0.8%	FACS, L102 improperly notated; L106 not notated	Re-Training & Feedback	Further Audits
Consolidations Offered	70	100%	0	0%	N/A		
ICRP Cons. Offered	3	100%	7	21%	Income on ICR Cal & ADOJ does not match	Re-Training & Feedback	Further Audits
LVCs	3	100%	0	0%	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	975	11%	25	3.40%	Letter not sent; Incomplete References	N/A	N/A
Rehabilitation's Submitted	0	100%			N/A	N/A	N/A
Letters Generated	47,298	100%			N/A	N/A	N/A
Death Resolutions	83	100%	2	1.5%	SSN or DOB not verified; L102 improperly notated.	Re-Training & Feedback	Further Audits
Disability Resolutions	88	80%	24	3.1%	Add'l clarification needed; FACS not notated or improperly notated	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	0	0.0%	N/A	N/A	N/A
Incarcerations	44	100%	12	5.5%	FACS not notated or improperly notated.	Re-Training & Feedback	Further Audits
EFT - Account Update	8	100%			N/A	N/A	N/A
EFT - Billing	8	100%			N/A	N/A	N/A
EFT - Returns	6	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	552	15%	0	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	1%			N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	2	62.00%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	557,369	N/A			N/A	N/A	N/A
Borrower Contacts	8,730	N/A			N/A	N/A	N/A
Borrower Call-Ins	7,826	N/A			N/A	N/A	N/A
Correspondence	1,235	10%	22	2.24%	Incorrect status; no notation in FACS; not date stamped	Re-Training & Feedback	Further Audits
Delinquent Accounts	(b)(4) 1,972	5%	39	39%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	1,000	12%	21	1.6%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	20%			N/A	N/A	N/A
Compromises Offered	65	80%	6	2.2%	Historical Events improperly or not notated.	Re-Training & Feedback	Further Audits
Consolidations Offered	25	100%	0	0%	N/A	N/A	N/A
ICRP Cons. Offered	0	100%			N/A	N/A	N/A
LVCs	0	100%			N/A	N/A	N/A
Rehabilitation's Offered	(b)(4) N/A	11%			N/A	N/A	N/A
Rehabilitation's Submitted	N/A	100%			N/A	N/A	N/A
Letters Generated	24,747	100%	0	0%	N/A	N/A	N/A
Death Resolutions	69	100%	1	.7	SSN/DOB not ver'd.	Re-Training & Feedback	Further Audits
Disability Resolutions	92	80%	38	4.7%	Incomplete Form; new info not updated on FACS; add'l info not obtained; ED improperly notated.	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	N/A	0	0.0%	N/A	N/A	N/A
Incarcerations	56	100%	15	5.4%	FACS & ED improperly or not notated; Titanium not updated.	Re-Training & Feedback	Further Audits
EFT - Account Update	0	100%			N/A	N/A	N/A
EFT - Billing	0	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
Accounts Recalled by ED	(b)(4) N/A	15%			N/A	N/A	N/A
Accounts in Suspense	NA	1%			N/A	N/A	N/A
					Revision Date	Revision	
Management Fiscal & Quality Control Report - CF 901-1a					12/8/2009	2.4	



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	13	4.96%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	510,281	N/A			N/A	N/A	N/A
Borrower Contacts	7,629	N/A			N/A	N/A	N/A
Borrower Call-Ins	11,595	N/A			N/A	N/A	N/A
Correspondence	1,115	10%	13	1.45%	Incorrect dispo, Docs not notated, Incorrect type of corr & Nol date stamped	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	2,479	4%	17	17%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	784	12%	28	2.5%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	N/A	N/A			N/A	N/A	N/A
Compromises Offered	55	80%	1	0.4%	Historical Events not notated.	Re-Training & Feedback	Further Audits
Consolidations Offered	28	100%	1	3.5%	Letter not sent	Re-Training & Feedback	Further Audits
ICBP Cons. Offered	0	N/A	0	0%	N/A	N/A	N/A
LVCs	0	N/A	0	0%	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,373	10%	138	14.29%	Letters not uploaded; references incomplete	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	0	N/A			N/A	N/A	N/A
Letters Generated	26,211	100%	0	0%	N/A	N/A	N/A
Death Resolutions	141	100	7	3.5%	SSN/DOB not verified or illegible; improperly notated.	Re-Training & Feedback	Further Audits
Disability Resolutions	87	80%	27	3.5%	Form incomplete; new info not updated in FACS; addtl Dr/bwr info not obtained; improperly notated	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	0	0.0%	N/A	N/A	N/A
Incarcerations	30	100%	3	2.0%	FACS & ED not notated; addr on ED not updated.	Re-Training & Feedback	Further Audits
EFT - Account Update	0	100%			N/A	N/A	N/A
EFT - Billing	0	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	326	15%	49	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A			N/A	N/A	N/A
					Revision Date	Revision	
Management Fiscal & Quality Control Report CF 901-1e					12/8/2009	24	



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	21	8.00%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	656,025	N/A			N/A	N/A	N/A
Borrower Contacts	10,284	N/A			N/A	N/A	N/A
Borrower Call-Ins	14,828	N/A			N/A	N/A	N/A
Correspondence	994	10%	13	1.63%	FACS not notated; Incorrect type of corr. & Not date stamped	Feedback & Re-Training	Further Audits
(b)(4) Delinquent Accounts	4,411	2%	49	49%	Insufficient Follow Up	Feedback & Re-Training	Further Audits
AWG Accounts	706	12%	18	1.9%	Due Diligence Requirements Not Met	Feedback & Re-Training	Further Audits
Litigation Packages	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Compromises Offered	63	80%	2	0.7%	Historical Events not notated; letter not sent.	Feedback & Re-Training	Further Audits
Consolidations Offered	21	100%	0	0.0%	N/A	N/A	N/A
ICRP Cons. Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVCs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	687	10%	26	5.31%	Incomplete references	Feedback & Re-Training	Further Audits
Rehabilitation's Submitted	16	100%	3	18.75%	Due Dates & Skip a Month	Feedback & Re-Training	Further Audits
Letters Generated	42,270	100%	0	0%	N/A	N/A	N/A
Death Resolutions	157	64%	3	1.5%	Unable to verify YOB; Historical Events not notated on Titanium	Feedback & Re-Training	Further Audits
Disability Resolutions	81	80%	29	4.1%	Sect 4 Incomplete; add'l Dr/Bwr clarctn needed; FACS & ED improperly notated	Feedback & Re-Training	Further Audits
Bankruptcy Resolutions	0	0%	0	0.0%	N/A	N/A	N/A
Incarcerations	97	100%	3	0.6%	FACS & ED improperly notated.	Feedback & Re-Training	Further Audits
EFT - Account Update	0	100%			N/A	N/A	N/A
EFT - Billing	20	100%	0	0%	N/A	N/A	N/A
EFT - Returns	7	100%	0	0%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					Revision Date	Revision	
					12/8/2009	2.4	



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	33	12.55%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	681,901	N/A			N/A	N/A	N/A
Borrower Contacts	11,533	N/A			N/A	N/A	N/A
Borrower Call-Ins	17,926	N/A			N/A	N/A	N/A
Correspondence	145	10%	20	1.72%	FACS not notated, Incorrect Type of Corr & Incorrect Disposition	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	3,738	3%	43	43%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	621	15%	30	2.90%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	110	80%	1	0.2%	Letter not sent.	Re-Training & Feedback	Further Audits
Consolidations Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ICBP Cons. Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVCs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Rehabilitation's Offered	828	10%	22	3.79%	References not updated	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	0	100%			N/A	N/A	N/A
Letters Generated	58,694	100%			N/A	N/A	N/A
Death Resolutions	260	38.5%	3	1.5%	SSN/DOB not verified; Titanium not notated.	Re-Training & Feedback	Further Audits
Disability Resolutions	168	80%	18	1.2%	Form incomplete; New info not updated in FACS; addtl Dr info needed; improperly notated.	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	0	0.0%	N/A	N/A	N/A
Incarcerations	126	100%	5	0.8%	Docs not scanned; FACS improperly notated; Docs not notated.	Re-Training & Feedback	Further Audits
EFT - Account Update	0	100%			N/A	N/A	N/A
EFT - Billing	22	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	N/A	N/A			N/A	N/A	N/A
Accounts in Suspense	N/A	N/A			N/A	N/A	N/A



QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 525	100%	3	1.31%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	844,397	N/A			N/A	N/A	N/A
Borrower Contacts	12,496	N/A			N/A	N/A	N/A
Borrower Call-Ins	20,052	N/A			N/A	N/A	N/A
Correspondence	1,131	9%	2	0.25%	Does not notated, incorrect type of Corres, incorrect Status in FACS	Feedback & Re-Training	Further Audits
(b)(4) Delinquent Accounts	3,814	3%	23	36.00%	Insufficient Follow Up	Feedback & Re-Training	Further Audits
AWG Accounts	642	15%	34	3.20%	Due Diligence Requirements Not Met	Feedback & Re-Training	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	176	57%	6	1.0%	Titanium not notated; letter not sent.	Feedback & Re-Training	Further Audits
Consolidations Offered	0	N/A	N/A	N/A	N/A	N/A	N/A
ICRP Cons. Offered	0	N/A	N/A	N/A	N/A	N/A	N/A
LVCs	0	N/A	N/A	N/A	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	2,111	10%	33	2.28%	Letters not reflected correctly on Titanium	Titanium System Error	ED working on fix
Rehabilitation's Submitted	0	100%			N/A	N/A	N/A
Letters Generated	51,096	100%			N/A	N/A	N/A
Death Resolutions	300	33%	7	3.5%	SSN/ DOB not verified; Titanium not notated.	Feedback & Re-Training	Further Audits
Disability Resolutions	186	64.5%	14	1.1%	Sec. 4 not complete; no addtl brwn/Dr. clarification; FACS improperly notated.	Feedback & Re-Training	Further Audits
Bankruptcy Resolutions	0	N/A	N/A	N/A	N/A	N/A	N/A
Incarcerations	103	100%	0	0.0%	N/A	N/A	N/A
EFT - Account Update	11	100%			N/A	N/A	N/A
EFT - Billing	20	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	953	10%	0	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A	N/A	N/A	N/A	N/A	N/A
					Revision Date	Revision	
Management Fiscal & Quality Control Report - CF 901-1e					12/8/2009	2.4	



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 550	100%	10	3.76%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	920,824	N/A			N/A	N/A	N/A
Borrower Contacts	12,226	N/A			N/A	N/A	N/A
Borrower Call-Ins	18,982	N/A			N/A	N/A	N/A
Correspondence	2,008	10%	24	1.49%	FACS not notated or updated correctly with proper Dispo.	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	5,413	1%	17	30%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	686	15%	11	1.0%	Due Diligence Requirements Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	125	80%	6	0.9%	Titanium not notated or updated; Letter not sent	Re-Training & Feedback	Further Audits
Consolidations Offered	39	100%	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	N/A	N/A			N/A	N/A	N/A
LVCs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	796	10%	31	5.54%	RELATED PERSONS & NOTICE REQ	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	125	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	47,890	100%	0	0%	N/A	N/A	N/A
Death Resolutions	296	34%	3	1.5%	SSN or DOB not verified.	Re-Training & Feedback	Further Audits
Disability Resolutions	266	39.5%	33	2.9%	Form 1845 Not updated; Improperly notated on FACS & Titanium	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	0	0.0%	N/A	N/A	N/A
Incarcerations	93	100%	0	0.0%	N/A	N/A	N/A
EFT - Account Update	21	100%	0	0%	N/A	N/A	N/A
EFT - Billing	21	100%	0	0%	N/A	N/A	N/A
EFT - Returns	0	100%	0	0%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	1	100%	0	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A	N/A	N/A	N/A	N/A	N/A



QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	7	2.92%	Balance Discrepancy	Balance Adjusted	Further Audits
Phone Calls Attempted	920,943	N/A			N/A	N/A	N/A
Borrower Contacts	12,224	N/A			N/A	N/A	N/A
Borrower Call-Ins	18,984	N/A			N/A	N/A	N/A
Correspondence	1,462	10%	21	1.81%	FACS not notated, Type of corres, incorrect Dispo.	Feedback & Re-Training	Further Audits
(b)(4) Delinquent Accounts	6,569	1%	9	1%	Insufficient Follow Up	Feedback & Re-Training	Further Audits
AWG Accounts	124	81%	13	1.2%	Due Diligence Requirements Not Met	Feedback & Re-Training	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	75	80%	0	0.0%	N/A	N/A	N/A
Consolidations Offered	5	100%	0	0.00%	N/A	N/A	N/A
ICRP Cons. Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVCs	N/A	N/A			N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	969	10%	50	7.86%	RELATED PERSONS & NOTICE REQ	Feedback & Re-Training	Further Audits
Rehabilitation's Submitted	155	100%	11	7.09%	Titanium Issue	Feedback & Re-Training	Further Audits
Letters Generated	29,958	100%	0	0%	N/A	N/A	N/A
Death Resolutions	147	68%	2	1.0%	DOB and/or SSN not ver'f'd	Feedback & Re-Training	Further Audits
Disability Resolutions	206	53.5%	70	5.8%	Add'l clarification needed; Not notated properly in FACS and/or Titanium	Feedback & Re-Training	Further Audits
Bankruptcy Resolutions	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Incarcerations	58	100%	0	0.0%	N/A	N/A	N/A
EFT - Account Update	17	100%			N/A	N/A	N/A
EFT - Billing	17	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	1,215	4.0%	0	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A	N/A	N/A	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 550	100%	13	4.47%	Balance Discrepancy	Adjust Balance	Further Audits
Phone Calls Attempted	650,216	N/A			N/A	N/A	N/A
Borrower Contacts	12,169	N/A			N/A	N/A	N/A
Borrower Call-Ins	16,368	N/A			N/A	N/A	N/A
Correspondence	1,065	10%	1	0.12%	FACS not notated, Type of corres, Incorrect Disposition	Feedback & Re-Training	Further Audits
(b)(4) Delinquent Accounts	8,136	1%	25	0.3%	Insufficient Follow Up	Feedback & Re-Training	Further Audits
AWG Accounts	2	100%	3	13.6%	Due Diligence Requirements Not Met	Feedback & Re-Training	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	28	80%	0	0.0%	N/A	N/A	N/A
Consolidations Offered	3	100%	0	0%	N/A	N/A	N/A
ICRP Cons. Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
I VCs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	885	10%	64	10.39%	Related Persons & Notice Requirements	Feedback & Re-Training	Further Audits
Rehabilitation's Submitted	78	100%	7	8.97%	Pyt Amts & Dates	Feedback & Re-Training	Further Audits
Letters Generated	51,158	100%	0	0%	N/A	N/A	N/A
Death Resolutions	60	100%	1	0.8%	Acct. was a DISAB, not a Death	Feedback & Re-Training	Further Audits
Disability Resolutions	63	80%	10	1.8%	FACS & Historical Events improperly notated.	Feedback & Re-Training	Further Audits
Bankruptcy Resolutions	1	100%	1	14.3%	Acct. was a DISAB, not an BNK	Feedback & Re-Training	Further Audits
Incarcerations	80	100%	2	0.5%	FACS & ED not notated.	Feedback & Re-Training	Further Audits
EFT - Account Update	22	100%			N/A	N/A	N/A
EFT - Billing	22	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	656	15%	0	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A	N/A	N/A	N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found #	Found %	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(D)(4) 525	100%	5	2.12%	Balance Discrepancy	Balance Adjustment	Further Audits
Phone Calls Attempted	590,983	N/A			N/A	N/A	N/A
Borrower Contacts	13,261	N/A			N/A	N/A	N/A
Borrower Call-Ins	18,605	N/A			N/A	N/A	N/A
Correspondence	2,033	5%	14	1.75%	FACS not notated, Type of corres, incorrect Dispo.	Re-Training & Feedback	Further Audits
(D)(4) Delinquent Accounts	8,648	<1%	16	<1%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	26	100%	1	0.3%	Due Diligence Reqmnts Not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	96	80%	0	0.0%	N/A	N/A	N/A
Consolidations Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ICRP Cons. Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVCs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
(N/A) Rehabilitation's Offered	1,009	10%	69	9.76%	Related Persons & Notice Req	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	56	100%	14	25.00%	AR Credit	Re-Training & Feedback	Further Audits
Letters Generated	48,119	100%	0	0%	N/A	N/A	N/A
Death Resolutions	169	59.5%	2	1.0%	Titanium not notated or improperly notated.	Re-Training & Feedback	Further Audits
Disability Resolutions	176	57%	7	0.6%	Sec. 4 not filled out; addtl Dr/Bnrw info needed; FACS & Titanium improperly notated.	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	1	100%	1	14.3%	Account was incorrectly marked as a BNK	Re-Training & Feedback	Further Audits
Incarcerations	141	71%	1	0.2%	Titanium not notated	Re-Training & Feedback	Further Audits
EFT - Account Update	16	100%			N/A	N/A	N/A
EFT - Billing	16	100%			N/A	N/A	N/A
EFT - Returns	3	100%			N/A	N/A	N/A
(N/A) Accounts Recalled by ED	1,592	3%	1	<1%	Acct not closed	Closed Account	Further Audits
Accounts in Suspense	N/A	N/A			N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 300	100%	13	4.33%	Balance Discrepancy	Updated Balance	Further Audits
Phone Calls Attempted	770,956	N/A			N/A	N/A	N/A
Borrower Contacts	12,606	N/A			N/A	N/A	N/A
Borrower Call-Ins	18,601	N/A			N/A	N/A	N/A
Correspondence	879	20%	13	0.92%	L102 Not Updated	N/A	N/A
Delinquent Accounts	N/A	N/A			N/A	N/A	N/A
AWG Accounts	566	15%	44	4.30%	Due Diligence Requirements Not Met	Feedback & Re-Training	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	74	80%	4	1.10%	Letter Not Sent	Feedback & Re-Training	Further Audits
Consolidations Offered	217	60%	0		N/A	N/A	N/A
ICRP Cons. Offered	97	100%	7	0.66%	Docs Not Scanned to FACS	Feedback & Re-Training	Further Audits
LVCs	96	100%	0		N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	658	22%	56	6.00%	Letter Not Sent & References not updated in FACS & E-systems	Feedback & Re-Training	Further Audits
Rehabilitation's Submitted	72	100%	0		N/A	N/A	N/A
Letters Generated	36,501	100%			N/A	N/A	N/A
Death Resolutions	45	100%	0		N/A	N/A	N/A
Disability Resolutions	72	80%	20	3.20%	Form Incomplete; New Info Not Updated in FACS & Add Clar Needed	Feedback & Re-Training	Further Audits
Bankruptcy Resolutions	2	100%	2	14.30%	Recall BAN not on Ch 13 doc	Feedback & Re-Training	Further Audits
Incarcerations	29	100%	0		N/A	N/A	N/A
EFT - Account Update	23	100%			N/A	N/A	N/A
EFT - Billing	5	100%			N/A	N/A	N/A
EFT - Returns	21	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	672	15%			N/A	N/A	N/A
Accounts in Suspense	589	1%			N/A	N/A	N/A

Management Fiscal & Quality Control Report CF 901-1e	Revision Date 12/8/2009	Revision 24
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 575	100%	8	2.60%	Balance Discrepancy	Adjust Balance	Further Audits
Phone Calls Attempted	874,543	N/A			N/A	N/A	N/A
Borrower Contacts	13,939	N/A			N/A	N/A	N/A
Borrower Call-Ins	19,881	N/A			N/A	N/A	N/A
Correspondence	2,589	5%	130	7.01%	Account notations using incorrect verbiage.	Retraining & Feedback	Further Audits
Delinquent Accounts	(b)(4) 9,530	<1%	32	<1%	Insufficient Follow Up	Follow Up	Further Audits
AWG Accounts	722	7%	14	5.6%	Due Diligence Requirements Not Met	Retraining & Feedback	Further Audits
Litigation Packages	0	0%	0	0.0%	N/A	N/A	N/A
Compromises Offered	63	80%	0	0.0%	N/A	N/A	N/A
Consolidations Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ICRP Cons. Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVCs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,907	5%	40	5.89%	Related Persons & Notice Requirements	Retraining & Feedback	Further Audits
Rehabilitation's Submitted	1,702	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	40,166	100%	0	0%	N/A	N/A	N/A
Death Resolutions	137	36.5%	0	0.0%	N/A	N/A	N/A
Disability Resolutions	150	33%	5	0.9%	1845 not frwd'd w/in 3 days; New info not updated in FACS system	Retraining & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	N/A	N/A	N/A	N/A	N/A
Incarcerations	129	39%	0	0%	N/A	N/A	N/A
EFT - Account Update	9	100%	0	0%	N/A	N/A	N/A
EFT - Billing	9	100%	0	0%	N/A	N/A	N/A
EFT - Returns	1	100%	0	0%	N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	798	11%	1	<1%	One account still open	Retraining & Feedback	Further Audits
Accounts in Suspende	N/A	N/A			N/A	N/A	N/A
					Revision Date	Revision	
Management Fiscal & Quality Control Report CF 901-1e					12/8/2009	2.4	




QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 475	100%	1	0.36%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	614,774	N/A			N/A	N/A	N/A
Borrower Contacts	9,651	N/A			N/A	N/A	N/A
Borrower Call-Ins	11,777	N/A			N/A	N/A	N/A
Correspondence	2,530	6%	15	1.29%	Docs not date stamped & Historical Events not updated	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	6,980	1%	29	1%	Insufficient Follow Up	Re-Training & Feedback	Further Audits
AWG Accounts	2,000	5.3%	18	1.5%	Pymt schedule not blank.	Re-Training & Feedback	Further Audits
Litigation Packages	0	0%	0	0.00%	N/A	N/A	N/A
Compromises Offered	72	80%	1	0.3%	Hist. Events not notated.	Re-Training & Feedback	Further Audits
Consolidations Offered	0	100%			N/A	N/A	N/A
ICRP Cons. Offered	0	100%			N/A	N/A	N/A
LVCs	0	100%			N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,834	5%	21	3.19%	Related Persons & Notice Requirement	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	395	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	37,924	100%	0	0	N/A	N/A	N/A
Death Resolutions	121	83%	4	2.0%	DOB and/or SSN not verif'd	Re-Training & Feedback	Further Audits
Disability Resolutions	176	80%	1	0.1%	New info from 1845 not updated on FACS	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	0	0.0%	N/A	N/A	N/A
Incarcerations	50	100%	1	0.5%	FACS not notated.	Re-Training & Feedback	Further Audits
EFT - Account Update	16	100%			N/A	N/A	N/A
EFT - Billing	16	100%			N/A	N/A	N/A
EFT - Returns	8	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	437	20%	0	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A			N/A	N/A	N/A

Management Fiscal & Quality Control Report	CF 901-1e	Revision Date	12/8/2009	Revision	2.4
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 575	100%	4	1.30%	Balance Discrepancy	Adjust Balance	Further Audits
Phone Calls Attempted	692,866	N/A			N/A	N/A	N/A
Borrower Contacts	6,841	N/A			N/A	N/A	N/A
Borrower Call-Ins	6,626	N/A			N/A	N/A	N/A
Correspondence	2892	6%	16	1.53%	Not Date Stamp; and FACS not notated.	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	3,632	1%	25	1%	Insufficient Follow Up	Follow Up	Further Audits
AWG Accounts	1,190	10.3%	22	4.3%	Due Diligence Requirements not Met	Re-Training & Feedback	Further Audits
Litigation Packages	0	0%			N/A	N/A	N/A
Compromises Offered	81	80%	1	0.2%	No payment method found.	Re-Training & Feedback	Further Audits
Consolidations Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ICRP Cons. Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVCs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	1,494	4%	18	4.02%	RELATED PERSONS & NOTICE REQ	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	1,694	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	77,214	100%			N/A	N/A	N/A
Death Resolutions	113	89%	1	0.5%	SSN/DOB not verified	Re-Training & Feedback	Further Audits
Disability Resolutions	157	64%	6	0.5%	1845 not fwd'd w/in 3 days; "see attached" not written on form; no proof of Dr. lic.; FACS not notated.	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	N/A	N/A	N/A	N/A	N/A
Incarcerations	144	70%	1	0.2%	FACS not notated.	Re-Training & Feedback	Further Audits
EFT - Account Update	20	100%			N/A	N/A	N/A
EFT - Billing	20	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	4,368	1%	0	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A			N/A	N/A	N/A

Management Fiscal & Quality Control Report	CF 901-1e	Revision Date	12/8/2009	Revision	2.4	
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 525	100%	2	0.62%	Balance Discrepancy	Adjust Balance	Further Audits
Phone Calls Attempted	687,446	N/A			N/A	N/A	N/A
Borrower Contacts	7,176	N/A			N/A	N/A	N/A
Borrower Call-Ins	7,679	N/A			N/A	N/A	N/A
Correspondence	2,466	1%	0	0.00%	N/A	N/A	N/A
(b)(4) Delinquent Accounts	4,124	>1%	19	0%	Insufficient follow up	Follow Up	Further Audits
AWG Accounts	2,430	3.7%	18	6.0%	Bwr name, addy or SSN not verif'd; Pymt sched. not blank.	Feedback & Re-Training	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	73	34%	0	0.0%	N/A	N/A	N/A
Consolidations Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ICRP Cons. Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVCs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	118	54%	10	2.65%	Related Persons & Notices Requirements	Feedback & Re-Training	Further Audits
Rehabilitation's Submitted	508	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	98,654	100%	0	0%	N/A	N/A	N/A
Death Resolutions	213	26%	0	0.0%	N/A	N/A	N/A
Disability Resolutions	90	28%	2	0.8%	1845 not frwrd w/in 3 days.	Feedback & Re-Training	Further Audits
Bankruptcy Resolutions	N/A	0%			N/A	N/A	N/A
Incarcerations	173	29%	2	0.8%	Addr on Titanium not updated.	Feedback & Re-Training	Further Audits
EFT - Account Update	18	100%			N/A	N/A	N/A
EFT - Billing	18	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
Accounts Recalled by ED	1,153	5%	0	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A			N/A	N/A	N/A

Management Fiscal & Quality Control Report - CF 901-1e	Revision Date 12/8/2009	Revision 2.4
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QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 410	100%	3	1.44%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	550,675	N/A			N/A	N/A	N/A
Borrower Contacts	6,494	N/A			N/A	N/A	N/A
Borrower Call-Ins	13,396	N/A			N/A	N/A	N/A
(b)(4) Correspondence	1,777	<1%	5	0.48%	Corr Not Date Stamped	Re-Training & Feedback	Further Audits
Delinquent Accounts	3,755	<1%	39	76%	Insufficient Follow Up	Follow Up	
AWG Accounts	1,852	2.7%	11	4.4%	Pymt schedule on Titanium not blank.	Re-Training & Feedback	Further Audits
Litigation Packages	0	0%	0	0.0%	N/A	N/A	N/A
Compromises Offered	97	25%	1	0.8%	Letter not sent.	Re-Training & Feedback	Further Audits
Consolidations Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
ICRP Cons. Offered	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LVCs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	87	17%	5	4.76%	Related Persons & Notice Requirements	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	1,036	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	111,124	100%	0	0%	N/A	N/A	N/A
Death Resolutions	126	25%	0	0.0%	N/A	N/A	N/A
Disability Resolutions	157	25%	1	0.3%	FACS Not Notated	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	0%	0	0.0%	N/A	N/A	N/A
Incarcerations	124	25%	0	0.0%	N/A	N/A	N/A
EFT - Account Update	13	100%			N/A	N/A	N/A
EFT - Billing	13	100%			N/A	N/A	N/A
EFT - Returns	3	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	1,558	3%	0	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A			N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 550	100%	4	1.36%	Balance Discrepancy	Adjusted Balance	Further Audits
Phone Calls Attempted	663,359	N/A			N/A	N/A	N/A
Borrower Contacts	9,313	N/A			N/A	N/A	N/A
Borrower Call-Ins	19,766	N/A			N/A	N/A	N/A
Correspondence	3,086	>1%	12	>.02%	Date Stamps and Notations	Re-Training & Feedback	Further Audits
(b)(4) Delinquent Accounts	3,997	1%	30	60.0%	Insufficient Follow Up	Follow Up	Further Audits
AWG Accounts	2,464	4.1%	30	5.9%	Due Diligence Requirements	Re-Training & Feedback	Further Audits
Litigation Packages	0	N/A	N/A	N/A	N/A	N/A	N/A
Compromises Offered	147	68%	4	0.6%	Notice requests not updated on Titanium.		
Consolidations Offered	0	N/A			N/A	N/A	N/A
ICRP Cons. Offered	0	N/A			N/A	N/A	N/A
LVCs	0	N/A			N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	32	10%	8	7.62%	RelatedPersons not updated, NoticeRequest not notated.	Re-Training & Feedback	Further Audits
Rehabilitation's Submitted	520	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	87,677	100%			N/A	N/A	N/A
Death Resolutions	117	85.5%	1	0.5%	DOB on FACS & death cert. do not match. No clarification ltr or supporting docs to ED	Re-Training & Feedback	Further Audits
Disability Resolutions	96	80%	3	0.4%	1845 not frwd w/in 3 days; *See attached" not written on 1845.	Re-Training & Feedback	Further Audits
Bankruptcy Resolutions	0	100%	0	0.0%	N/A	N/A	N/A
Incarcerations	89	100%	0	0.0%	N/A	N/A	N/A
EFT - Account Update	18	100%			N/A	N/A	N/A
EFT - Billing	18	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	592	12%	0	0%	N/A	N/A	N/A
Accounts in Suspende	N/A	N/A			N/A	N/A	N/A
					Revision Date:	Revision	
Management Fiscal & Quality Control Report - CF 901-1e					12/8/2009	24	



QC Sample	Total Number	Sample Size	Errors Found #	%	Description of Errors	Corrective Action	Preventive Measure
Balance Review	(b)(4) 500	100%	2	0.83%	Balance Discrepancy	Adjsut Balance	Further Audits
Phone Calls Attempted	595,010	N/A			N/A	N/A	N/A
Borrower Contacts	9,019	N/A			N/A	N/A	N/A
Borrower Call-Ins	20,670	N/A			N/A	N/A	N/A
Correspondence	2,706	4%	13	0.25%	N/A	N/A	N/A
(b)(4) Delinquent Accounts	4,688	1%	33	66.0%	No Contact w/ borr	Follow Up	Further Audits
AWG Accounts	1,080	7%	42	8.4%	Due Diligence Requirements Not met	Feedback & Re-Training	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	127	49%	1	0.2%	Comp ltr not sent.		
Consolidations Offered	0	N/A			N/A	N/A	N/A
ICRP Cons. Offered	0	N/A			N/A	N/A	N/A
LVCs	0	N/A			N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	42	10%	6	5.71%	Related Persons/Notice Request not updated	Feedback & Re-Training	Further Audits
Rehabilitation's Submitted	480	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	51,658	100%			N/A	N/A	N/A
Death Resolutions	181	33%	4	3.3%	SSN and/or DOB not legible; DOB does not match - not on clarification ltr.	Feedback & Re-Training	Further Audits
Disability Resolutions	196	25.5%	2	0.4%	"see attached" not written on the 1845	Feedback & Re-Training	Further Audits
Bankruptcy Resolutions	N/A	0%	N/A	N/A	N/A	N/A	N/A
Incarcerations	50	35%	1	0.4%	FACS notated improperly.	Feedback & Re-Training	Further Audits
EFT - Account Update	19	100%			N/A	N/A	N/A
EFT - Billing	18	100%			N/A	N/A	N/A
EFT - Returns	0	100%			N/A	N/A	N/A
(b)(4) Accounts Recalled by ED	1459	3%	50	0%	N/A	N/A	N/A
Accounts in Suspense	N/A	N/A			N/A	N/A	N/A

QC Sample	Total Number	Sample Size	Errors Found		Description of Errors	Corrective Action	Preventive Measure
			#	%			
Balance Review	(b)(4) 550	100%	1	0.18%	Balance Discrepancy	Corrected Balance	Further Audits
Phone Calls Attempted	731,725	N/A			N/A	N/A	N/A
Borrower Contacts	9,394	N/A			N/A	N/A	N/A
Borrower Call-Ins	19,784	N/A			N/A	N/A	N/A
Correspondence	3,615	3%	80	9.25%	Docs not scanned in accts	Feedback & Re-Training	Further Audits
(b)(4) Delinquent Accounts	3,188	2%	34	68.0%	Insufficient Follow Up	Follow Up	Further Audits
AWG Accounts	2,597	2.9%	22	6.4%	Due Diligence Requirements Not Met	Feedback & Re-Training	Further Audits
Litigation Packages	0	N/A			N/A	N/A	N/A
Compromises Offered	130	48.5%	1	0.2%	Notice requests not updated	Feedback & Re-Training	Further Audits
Consolidations Offered	0	N/A			N/A	N/A	N/A
ICRP Cons. Offered	0	N/A			N/A	N/A	N/A
LVCs	0	N/A			N/A	N/A	N/A
(b)(4) Rehabilitation's Offered	56	10%	26	6.63%	Related Persons not updated, Notice Request not notated.	Feedback & Re-Training	Further Audits
Rehabilitation's Submitted	1,991	100%	0	0.00%	N/A	N/A	N/A
Letters Generated	68,478	100%	0	0%	N/A	N/A	N/A
Death Resolutions	106	71%	1	0.7%	SSN on FACS & death cert did not match.	Feedback & Re-Training	Further Audits
Disability Resolutions	245	24.5%	6	1.0%	"See attached" not written on app; no proof of Dr's state lic.; FACS not notated.	Feedback & Re-Training	Further Audits
Bankruptcy Resolutions	0	100%	N/A	N/A	N/A	N/A	N/A
Incarcerations	94	80%	2	0.5%	FACS not notated.	Feedback & Re-Training	Further Audits
EFT - Account Update	21	100%			N/A	N/A	N/A
EFT - Billing	21	100%			N/A	N/A	N/A
EFT - Returns	3	100%			N/A	N/A	N/A
Accounts Recalled by ED	13	4%	0	0%	N/A	N/A	N/A
Accounts in Suspense	0	N/A			N/A	N/A	N/A