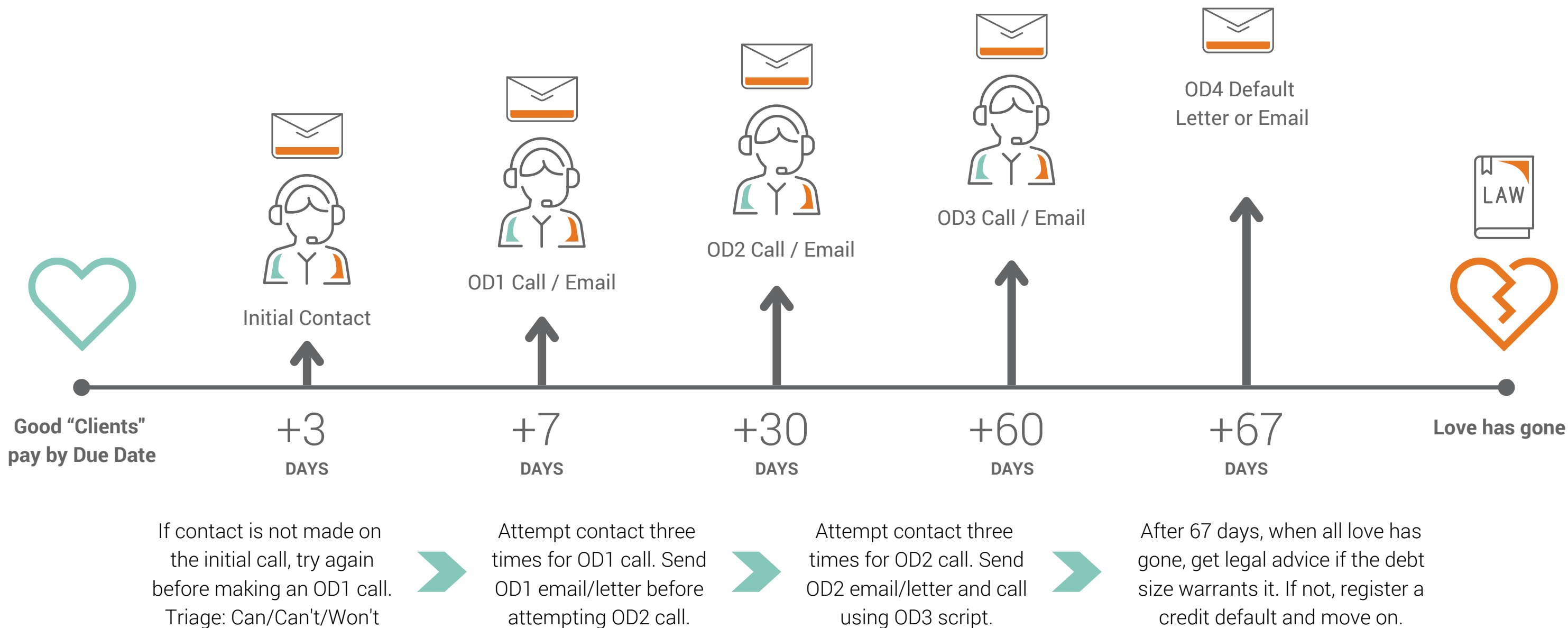


# Sample Escalation Timeline



## GENERAL NOTES

- Escalation process and timeline may vary as communication with debtors uncovers issues.
- Phone calls should be included before escalation at any point.
- All phone conversations require subsequent written confirmation with debtors.
- Telephone call, email and letter templates can be sourced from smartAR on request.