

Consumer Complaints Analysis

Shipra Ahuja

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Abstract

Consumer Financial Protection Bureau (CFPB) receives complaints from consumers for difficulties faced with financial products/services and forwards the issues to the respective companies. Complaints revolve around several issues such as Bank accounts or services, Consumer loans, Credit cards, Credit reporting, Debt collection, Money transfers, Mortgages, Private student loans and Payday loans. Details of the complaints which comprises of the financial product name, sub-product name, the actual issue, sub-issue, where, how and when the complaint was raised are logged into a database. In addition, other details such as company name to which the complaint was sent, when it was sent and what was the company's response along with whether it was a timely response or not are also captured and stored in the same database. All this information about consumer complaints is published on the CFPB website.

Since all of us face many such issues when dealing with various financial products/services, I decided to do some analysis on this consumer complaints data to find out which financial product has the highest number of complaint closures and which products have the highest number of open complaints and untimely complaint responses. Also, one of the features of this project would be to rank the financial product companies based on the number of complaints received by the company against their products/services over a specific period of time say for example in the year 2014. In addition, analysis would include calculation of the percentage of consumer complaints which were responded in a timely manner and will find the top 10 companies based on highest percentage timely response.

Data Source

Consumer Complaints Database

[<http://www.consumerfinance.gov/complaintdatabase>]

CSV Data File

[<https://data.consumerfinance.gov/dataset/Consumer-Complaints/x94z-ydhh>;

Dataset Description

Consumer Complaints against financial products and services are stored in this dataset. The various fields in this dataset are the complaint id, financial product name, financial sub-product name, the issue the consumer identified in the complaint, the sub-issue identified by consumer in the complaint, zip-code where the complaint was filed, how complaint was filed, state where the complaint was filed, date complaint was received, data when complaint was sent to company, company name, company response, whether the response was timely and whether the response was disputed by the consumer. The table in the data dictionary shows the dataset attributes in greater detail.

Data Dictionary

[<http://www.consumerfinance.gov/complaintdatabase/technical-documentation/#field-reference>]

Data Summary

Dataset Characteristics	Multivariate
Number of Instances	321173
Area	Consumer
Attribute Characteristics	Categorical,Integer
Number of Attributes	14
Missing Values	Yes
Number of Missing Values	3944
Date Released	2014-02-26
Date Updated	2014-03-08

Data Acquisition

Consumer Complaints csv file is downloaded from the URL [<https://data.consumerfinance.gov/api/views/x94z-ydhh/rows.csv?accessType=DOWNLOAD>] and then the downloaded CSV file is read into R dataframe consumercomps.

Data Transformation and Cleanup

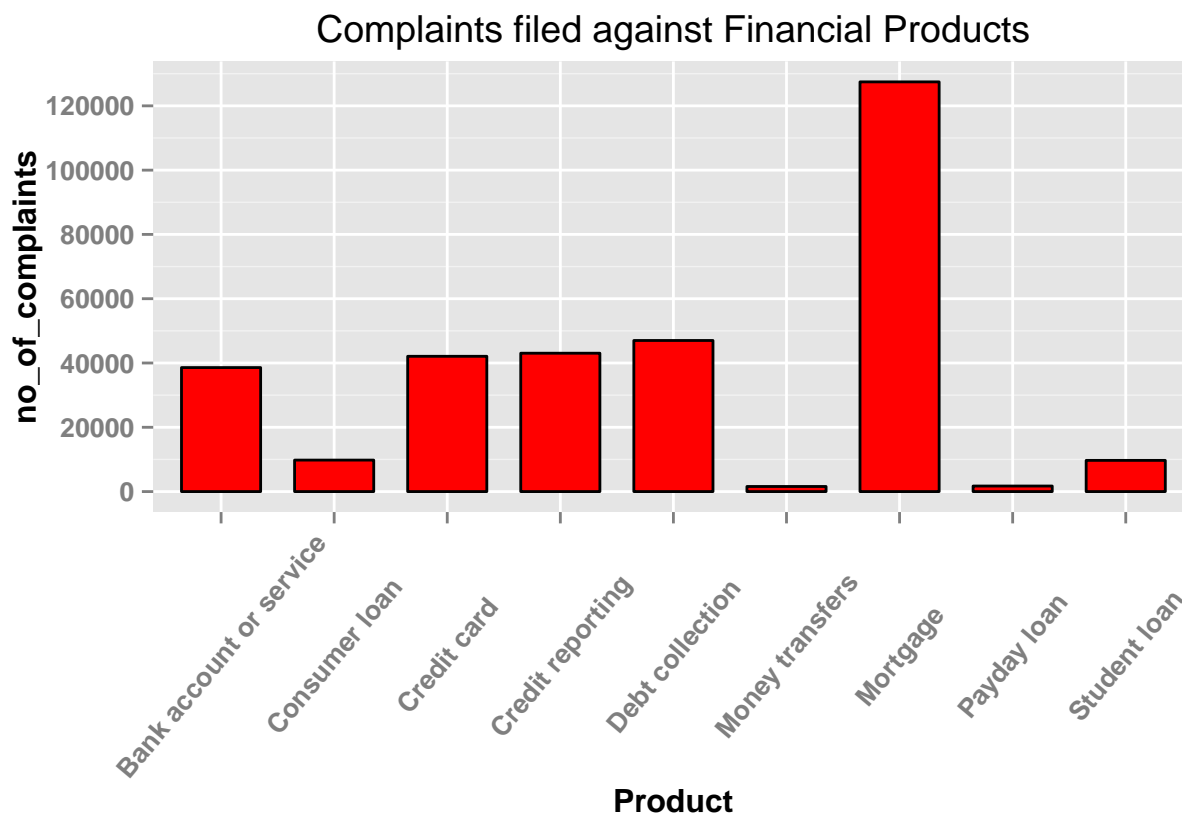
Remove all the missing values from the consumer complaints dataset and transform the columns containing dates into the date format. The dates Date.received and Date.sent.to.company have been transformed into the date format.

Data Analysis using R

Number of Complaints filed for various financial products

Analysis showing the number of complaints for complaints filed against financial products offered by various financial institutions.

```
## Source: local data frame [9 x 2]
##
##           Product no_of_complaints
## 1           Mortgage          127453
## 2      Debt collection           47008
## 3    Credit reporting           43051
## 4        Credit card           42088
## 5 Bank account or service        38573
## 6        Consumer loan           9800
## 7        Student loan           9702
## 8         Payday loan           1728
## 9      Money transfers           1588
```



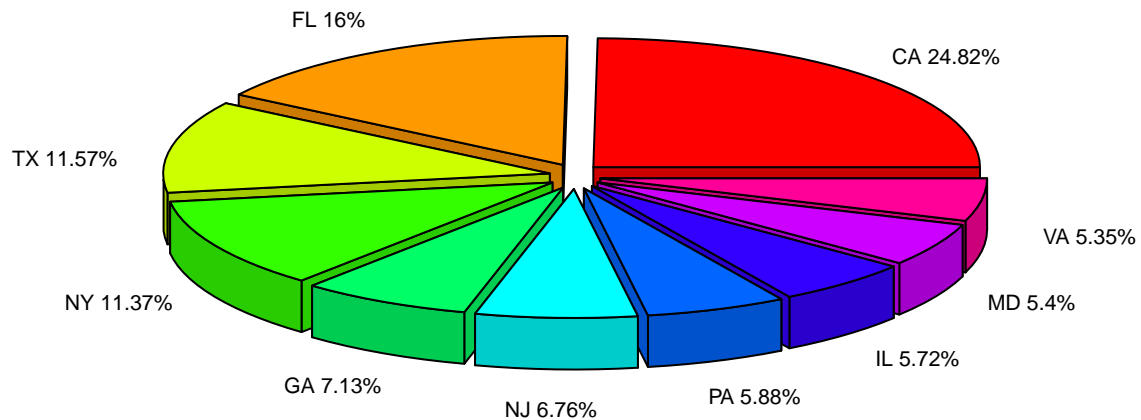
The highest number of complaints and thus the number company responses to the complaints are for the “Mortgages”. It stands out clearly from the bar plot that consumers are majorly dissatisfied by the “mortgage” product/service provided by various financial institutions. There are about 120,000+ complaints against mortgages. The second category of complaints(in the range of 38K to 47K in number) are for Bank Accounts, Credit Cards, Credit Reporting and Debt Collection. Lastly, a very small number of complaints for Consumer Loans, Money Transfers, Payday Loans and Student Loans.

Rating of states based on number of complaints filed

States having the highest number of complaints filed

##	State	no_of_complaints
## 1	CA	48641
## 2	FL	31358
## 3	TX	22687
## 4	NY	22276
## 5	GA	13983
## 6	NJ	13255
## 7	PA	11521
## 8	IL	11211
## 9	MD	10590
## 10	VA	10482

Pie Chart for top 10 states with highest number of complaints



Following shows the best, average and worst performing states based on the number of complaints filed against the companies in each state.

Best performing states

Best performing states have the least number of consumer complaints (less than or equal to 10000) against the financial institutions in those states.

##	State	no_of_complaints
## 12	MI	9008
## 13	NC	8952
## 14	AZ	7157
## 15	MA	6789
## 16	WA	6662
## 17	CO	5564
## 18	TN	4602
## 19	MO	4284
## 20	OR	3800
## 21	SC	3798
## 22	MN	3761
## 23	CT	3732
## 24	WI	3638
## 25	IN	3529
## 26	AL	2974
## 27	LA	2924

## 28	NV	2786
## 29	KY	2234
## 30	OK	2046
## 31	NH	1878
## 32	DC	1863
## 33	DE	1766
## 34	UT	1674
## 35	NM	1533
## 36	KS	1515
## 37	MS	1387
## 38	AR	1347
## 39	IA	1305
## 40	RI	1198
## 41	HI	1187
## 42	ME	1115
## 43	ID	1057
## 44	NE	1004
## 45	WV	823
## 46	PR	663
## 47	VT	573
## 48	MT	541
## 49	SD	434
## 50	AK	398
## 51	WY	299
## 52	ND	250
## 53	AE	121
## 54	AP	84
## 55	VI	62
## 56	GU	35
## 57	FM	18
## 58	MH	18
## 59	MP	16
## 60	AS	10
## 61	AA	9
## 62	PW	7

Average performing states

Average performing states are the states which have the no.of consumer complaints between 10000 to 20000.

##	State	no_of_complaints
## 5	GA	13983
## 6	NJ	13255
## 7	PA	11521
## 8	IL	11211
## 9	MD	10590
## 10	VA	10482
## 11	OH	10048

Worst performing states

Worst performing states have the maximum number of complaints (complaints > 20000) against the financial institutions situated in those states.

##	State	no_of_complaints
## 1	CA	48641
## 2	FL	31358
## 3	TX	22687
## 4	NY	22276

Average number of complaints for best, average and worst performing states

Average number of complaints for best performing states

##	no_of_complaints
##	2204.51

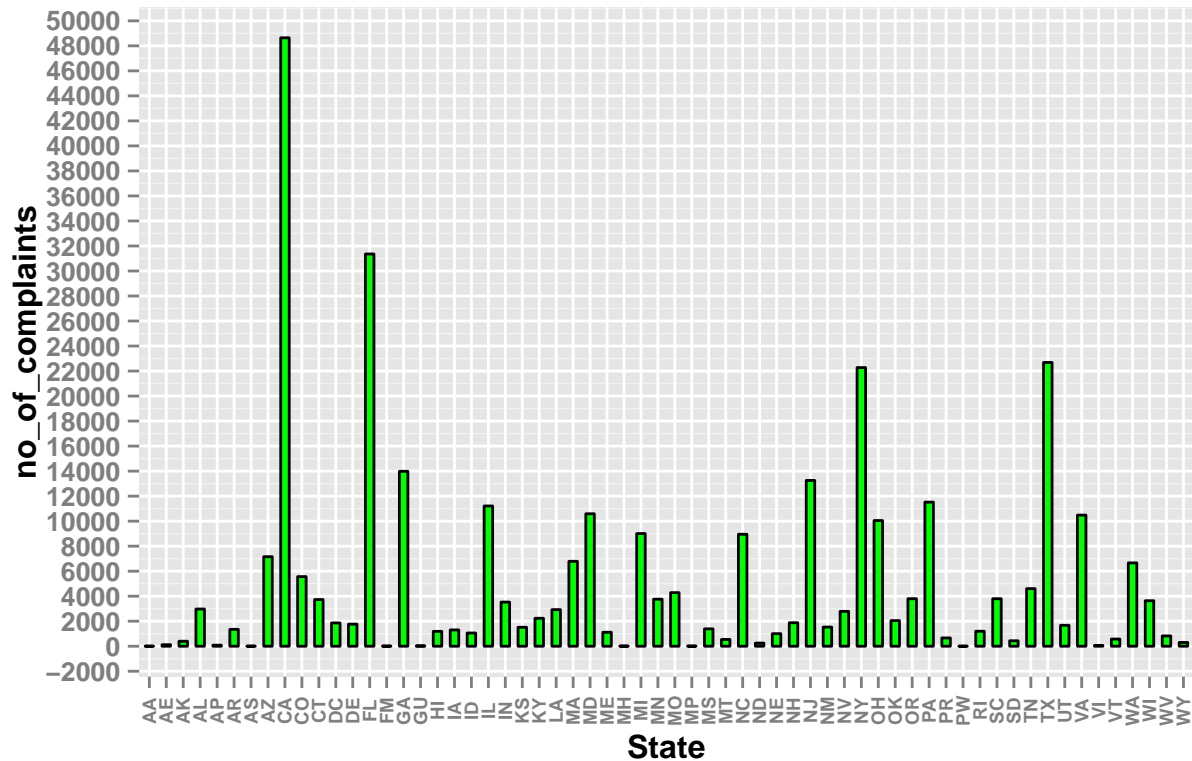
Average number of complaints for average performing states

##	no_of_complaints
##	11584.29

Average number of complaints for worst performing states

##	no_of_complaints
##	31240.5

Bar Plot representing complaints filed for various States



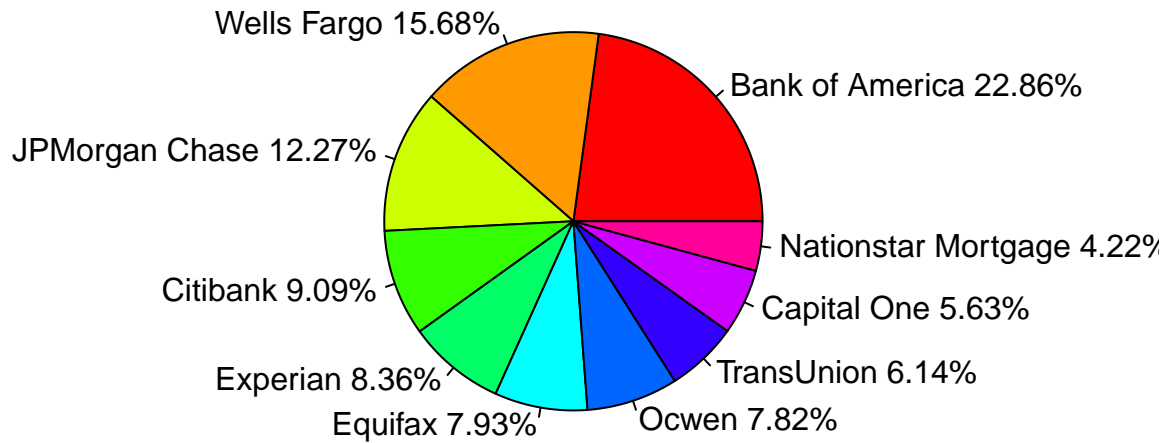
The worst performing states in terms of financial products and services is California with a maximum number of complaints followed by Florida and then Texas and New York with an average number of complaints being 30912 per state. All states above have been categorized as worst performing states since they are having the number of complaints greater than 20000. The average performing states are Virginia, Maryland, Illinois, Pennsylvania, New Jersey, Georgia have an average of 11722 complaints per state. The best performing states are the ones which have an average of 2356 complaints per state. The reason for states having least number of complaints could be the population density in the states. Hence, the number of complaints filed in a state would be directly proportional to population density.

Rating of companies based on number of complaints filed

Following shows the best, average and the worst performing companies based on the total number of complaints filed against the companies

Top 10 companies with highest number of complaints

Top 10 companies with highest no. of complaints



The piechart above shows the percentage of the complaints raised against the top 10 companies having the highest number of complaints filed against them. It shows that Bank of America has the highest percentage of complaints followed by Wells Fargo, JP Morgan Chase, Citibank and so on.

Best performing companies

Best performing companies based on total number of complaints being less than or equal to 1000 till date

##	Company	No_of_complaints
## 1	1st Maryland Mortgage Corporation	1
## 2	24 Asset Management Corp	1
## 3	A+ Financial Services, Inc.	1
## 4	Abbey Mortgage of Ocala Inc.	1
## 5	ABC Financial Services, Inc.	1
## 6	Able Mortgage	1
## 7	Accelerated Receivables Solutions	1
## 8	Accelerated Revenue, Inc.	1
## 9	Account Liquidation Services Inc.	1
## 10	Accounts Receivable Inc.	1
## 11	Accounts Recovery Agency Inc.	1
## 12	Accurate Financial Services	1
## 13	Ace Motor Acceptance Corporation	1

## 14	Acopia, LLC	1
## 15	Activity Collection Service	1
## 16	Advance Title & Abstract, Inc.	1
## 17	Advanced Collection Bureau, Inc.	1
## 18	AFS Acceptance, LLC	1
## 19	AIH Receivables Management Inc.	1
## 20	ALCOVA Mortgage LLC	1
## 21	ALE Solutions, Inc.	1
## 22	ALG Real Estate Services, Inc	1
## 23	Alisa Katz Campbell, P.C.	1
## 24	Alliance Financial Resources, LLC	1
## 25	Allocated Business Management, LLC.	1
## 26	Alpine Financial Solutions, Inc.	1
## 27	Alpine Mortgage Services, LLC	1
## 28	American Collection Systems, Inc	1
## 29	American Eagle Mortgage Co., LLC	1
## 30	American Fidelity Mortgage Services, Inc.	1
## 31	Americas Mortgage Professionals, LLC	1
## 32	Amerihome Financial Services	1
## 33	AmeriHome Mortgage Company, LLC	1
## 34	Amerivest Mortgages	1
## 35	Amity Associates LLC	1
## 36	Amplify Revenue Solutions, LLC	1
## 37	Anderson and Associates Credit Services, LLC	1
## 38	Apex Home Loans, Inc.	1
## 39	AR Solutions Inc	1
## 40	ARAKI-REGAN & ASSOCIATES LLC	1
## 41	Aspen Home Mortgage Group	1
## 42	Assent Inc.	1
## 43	Associated Mortgage Bankers inc.	1
## 44	Association Capital Resources, LLC	1
## 45	Association Financial Services, LLC	1
## 46	Atlantis National Services, Inc.	1
## 47	Automotive Services Finance, Inc.	1
## 48	Axis Financial Services, Inc.	1
## 49	Bank of China USA	1
## 50	Bankers Auto Acceptance	1

Only the 50 best companies are shown here. All the other best companies are shown in Appendix A at the bottom of the project report.

Average performing companies

Average performing companies based on total number of complaints anywhere between 1000-10000 till date

##	Company	No_of_complaints
## 1	Nationstar Mortgage	7782
## 2	U.S. Bancorp	5847
## 3	GE Capital Retail	5545
## 4	Navient	5305
## 5	Green Tree Servicing, LLC	5082
## 6	PNC Bank	4715

## 7	HSBC	4418
## 8	Encore Capital Group	3383
## 9	Amex	3270
## 10	SunTrust Bank	3240
## 11	TD Bank	2770
## 12	Discover	2729
## 13	Select Portfolio Servicing, Inc	2319
## 14	RBS Citizens	2059
## 15	Fifth Third Bank	1872
## 16	Expert Global Solutions, Inc.	1599
## 17	M&T Bank	1535
## 18	Barclays	1472
## 19	Regions	1416
## 20	Portfolio Recovery Associates, Inc.	1410
## 21	BB&T Financial	1394
## 22	Seterus	1345
## 23	Flagstar Bank	1262
## 24	OneWest Bank	1190
## 25	Ally Financial Inc.	1182
## 26	USAA Savings	1173
## 27	AES/PHEAA	1076
## 28	Resurgent Capital Services L.P.	1053
## 29	Specialized Loan Servicing LLC	1009

Worst performing companies

Worst performing companies based on total number of complaints being greater than 10000 till date

##	Company	No_of_complaints
## 1	Bank of America	42123
## 2	Wells Fargo	28898
## 3	JPMorgan Chase	22604
## 4	Citibank	16745
## 5	Experian	15413
## 6	Equifax	14606
## 7	Ocwen	14409
## 8	TransUnion	11321
## 9	Capital One	10381

There are a lot of small financial companies which have lowest number of consumer complaints and therefore are the best-performing financial companies. The average-performing companies have the consumer complaints anywhere between 1000-10000 complaints. The worst performing companies have the complaints greater than 10000.

Financial products with max closed,open and untimely responded complaints

Financial products below have the maximum number of closed complaints, highest number of open complaints and untimely responses

Product with maximum number of closed complaints

```
## Source: local data frame [1 x 3]
## Groups: Company.response
##
##   Company.response Product No.of.complaints
## 1      Closed Mortgage          126098
```

Product with maximum number of open complaints

```
## Source: local data frame [1 x 3]
## Groups: Company.response
##
##   Company.response Product No.of.complaints
## 1      In progress Mortgage          991
```

Product with maximum number of untimely repoded complaints

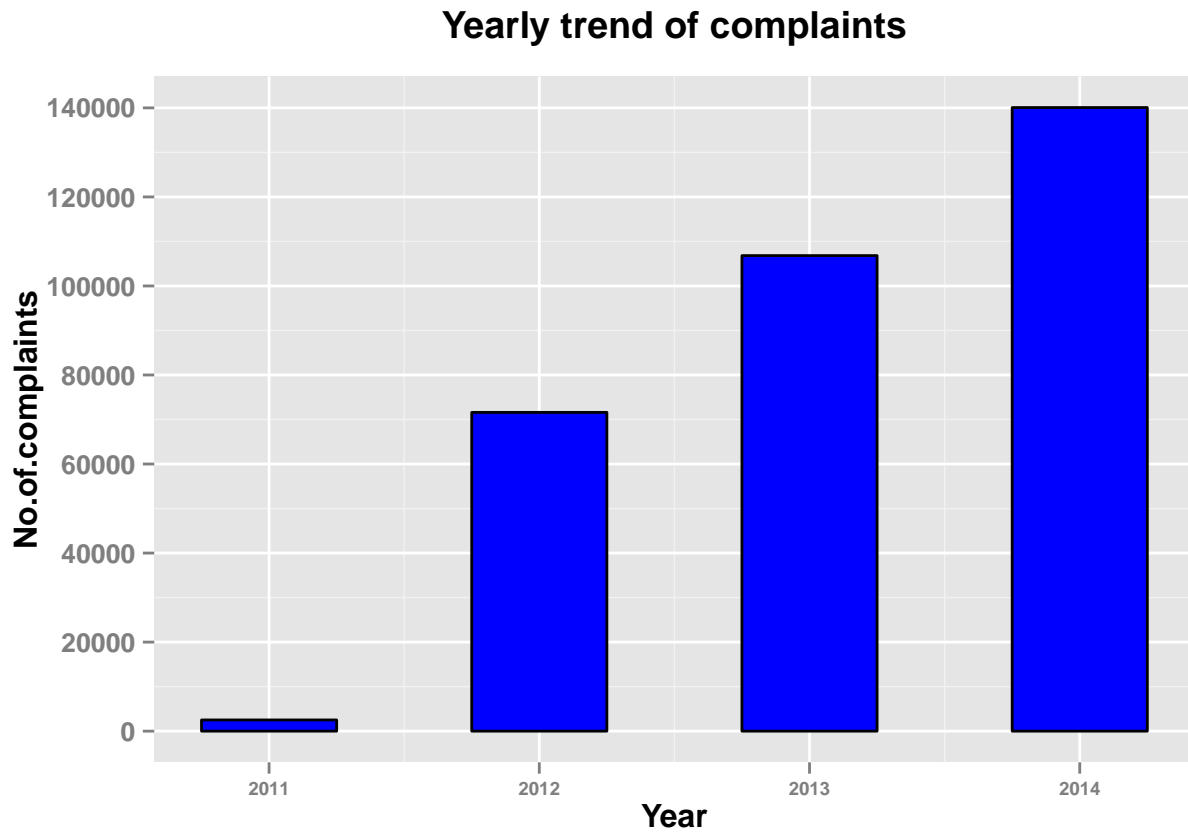
```
## Source: local data frame [1 x 3]
## Groups: Company.response
##
##   Company.response          Product No.of.complaints
## 1 Untimely response Debt collection          453
```

Based on the analysis, the maximum number of complaint closures are for “Mortgages”, highest number of open complaints are also for “Mortgages” and the highest number of untimely responses for complaints are for “Debt Collection”.

Yearly Trend of number of complaints

Below analysis shows the number of complaints filed per year thus showing the trend of complaints increasing/decreasing on a yearly basis

```
## Source: local data frame [4 x 2]
##
##   Year No.of.complaints
## 1 2011          2508
## 2 2012         71601
## 3 2013        106813
## 4 2014        140069
```



The above plot clearly indicates that the number of complaints has been increasing over the years. The number of complaints was least in 2011 and it increased over the years and is highest in 2014.



The above plot above shows the number of various company responses to complaints filed in respective years. The highest number of complaint closures are for the ones for which the Company response is “closed with explanation”.

Monthly trend of number of complaints during every year from 2011 until 2014

Below analysis shows total number of monthly complaints, average number of complaints per month and see how the trend of complaints varies during each year

Number of complaints per month in 2011

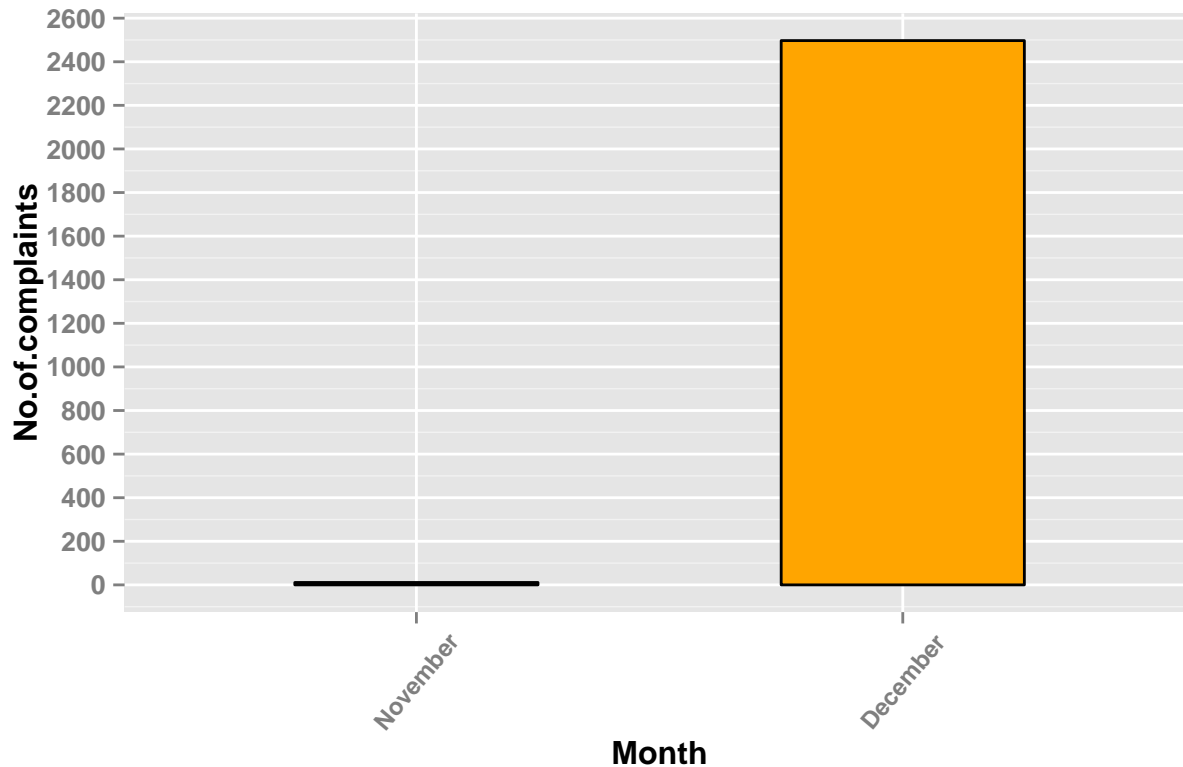
Total number of complaints per month in 2011

```
## Source: local data frame [2 x 2]
##
##      Month No.of.complaints
## 1 November             11
## 2 December           2497
```

Average number of complaints per month in 2011

```
## [1] 1254
```

Monthly trend of complaints in 2011



Number of complaints per month in 2012

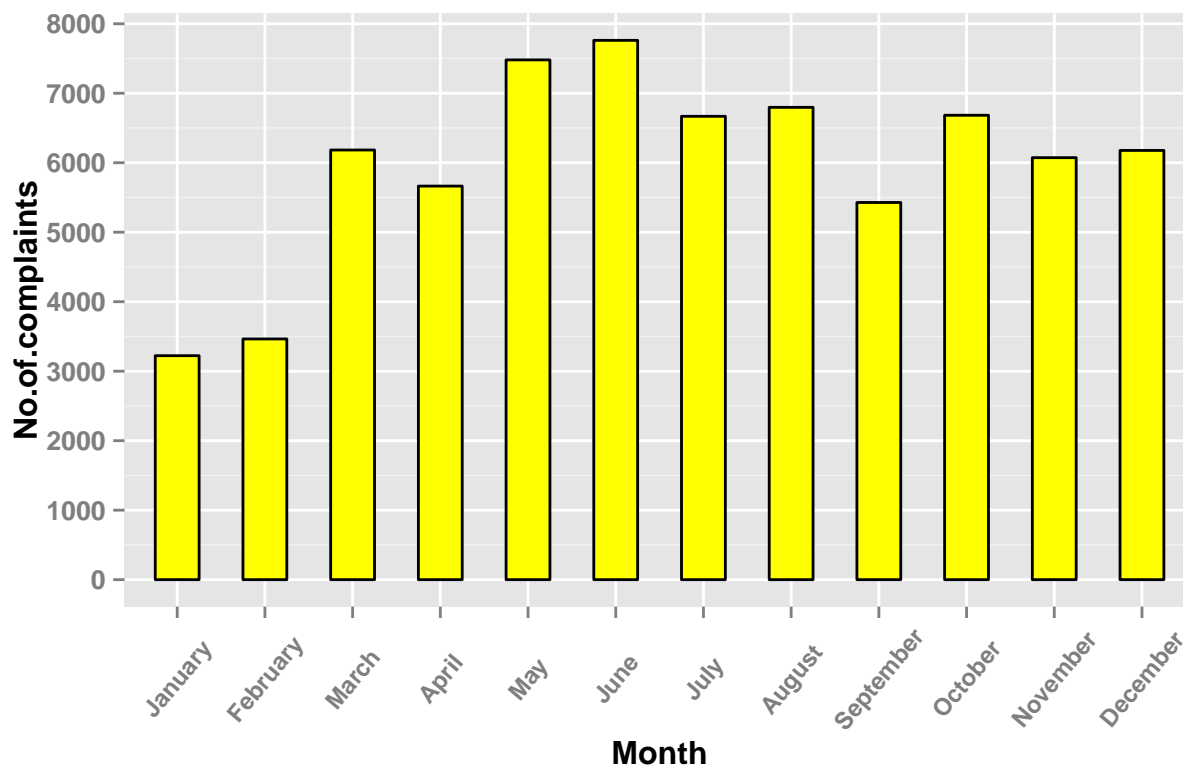
Total number of complaints per month in 2012

```
## Source: local data frame [12 x 2]
##
##      Month No.of.complaints
## 1  January           3223
## 2  February          3464
## 3   March           6183
## 4   April           5664
## 5    May           7480
## 6    June           7761
## 7    July           6668
## 8   August           6797
## 9  September          5428
## 10 October           6683
## 11 November          6073
## 12 December          6177
```

Average number of complaints per month in 2012

```
## [1] 5966.75
```

Monthly trend of complaints in 2012



Number of complaints per month in 2013

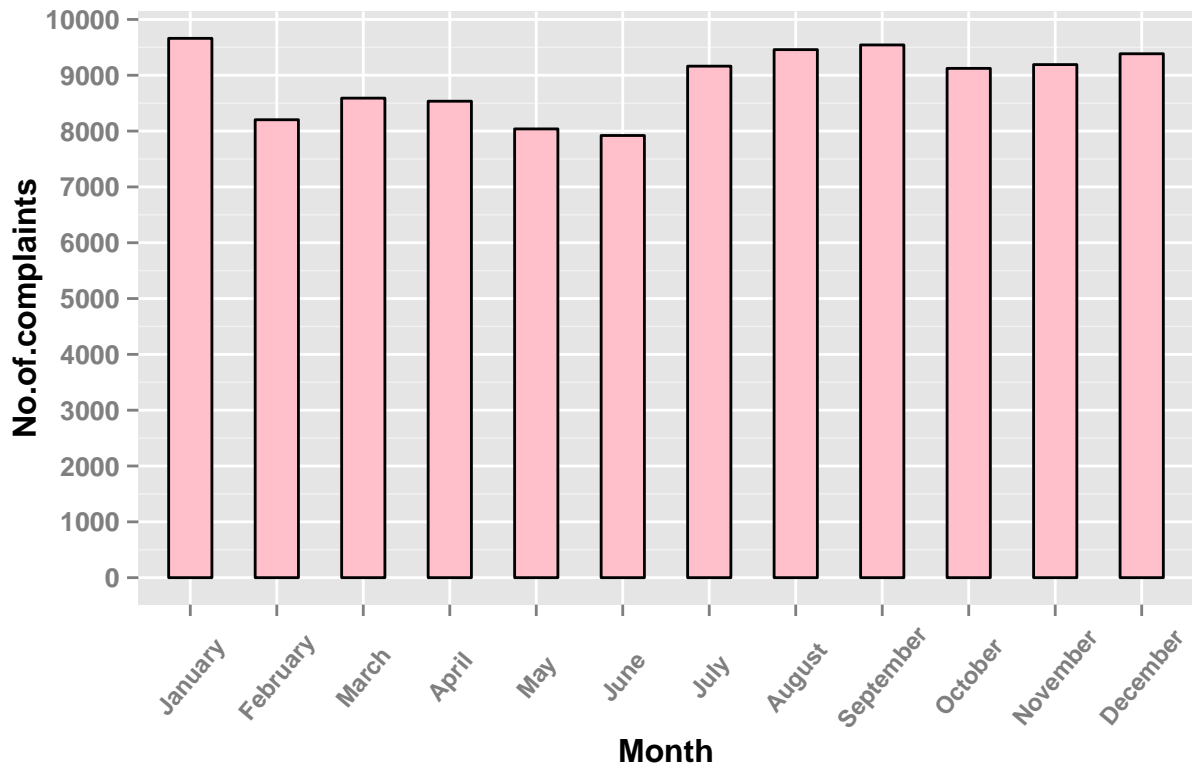
Total number of complaints per month in 2013

```
## Source: local data frame [12 x 2]
##
##      Month No.of.complaints
## 1  January           9661
## 2  February          8203
## 3   March           8590
## 4   April           8535
## 5    May           8039
## 6    June           7921
## 7    July           9163
## 8   August          9459
## 9  September          9543
## 10 October          9123
## 11 November          9191
## 12 December          9385
```

Average number of complaints per month in 2013

```
## [1] 8901.083
```

Monthly trend of complaints in 2013



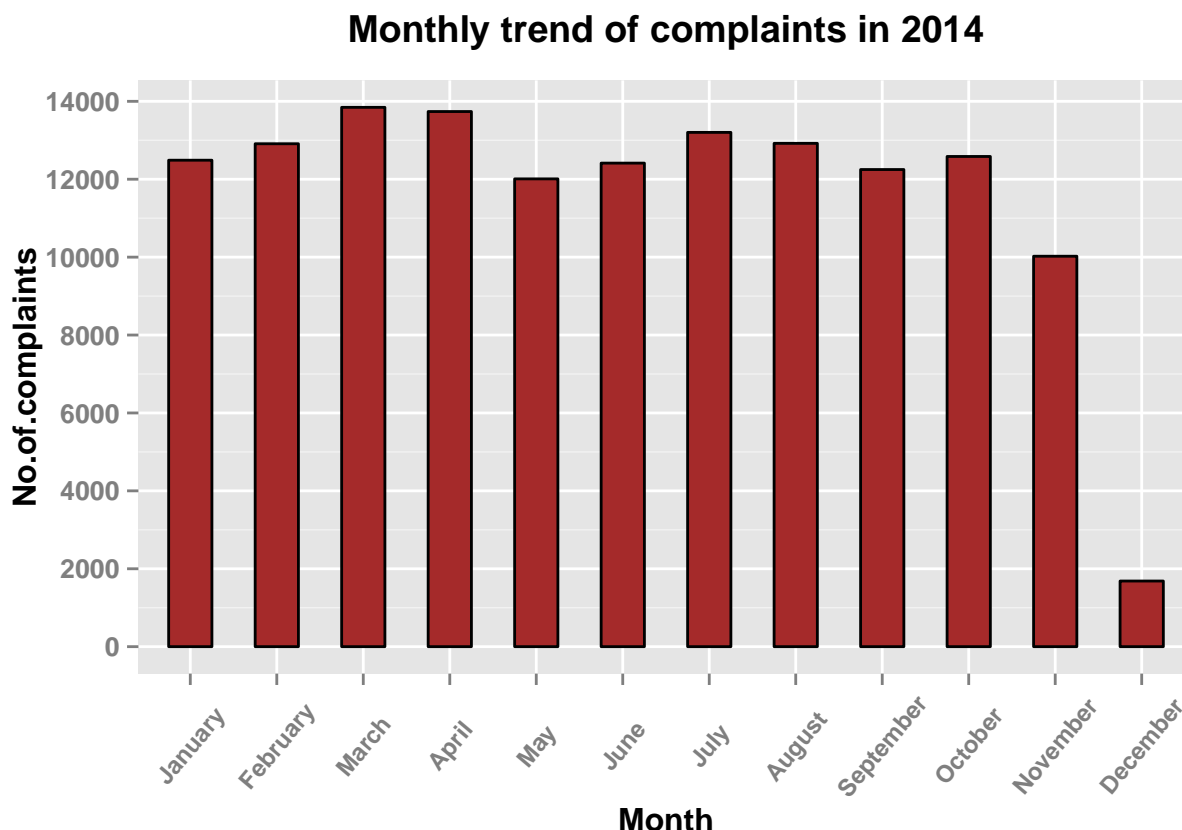
Number of complaints per month in 2014

Total number of complaints per month in 2014(Till date)

```
## Source: local data frame [12 x 2]
##
##      Month No.of.complaints
## 1  January          12488
## 2  February          12911
## 3   March           13845
## 4   April           13738
## 5    May            12009
## 6    June           12414
## 7    July           13202
## 8   August          12921
## 9  September        12249
## 10 October          12584
## 11 November         10023
## 12 December          1685
```

Average number of complaints per month in 2014(Till date)

```
## [1] 11672.42
```

The above plots are for the monthly number of complaints in different years from 2011-2014. Year 2011 has data only for 2 months - Nov and Dec since the data for consumer complaints was captured into the database starting Nov,2011 and therefore not sufficient enough to infer any results, though there is a drastic increase in the no. of complaints in Dec,2011 as compared to Nov,2011.

In 2012, number of complaints are relatively low in the beginning of the year(Jan and Feb, 2012) and then spikes up from March, 2012 onwards and remains more or less the same till the end of the year with no major variations.

In 2013, the number of complaints remains relatively the same with an average of about 8900 complaints/month. There is no major intra-month variation during the year 2013.

In 2014, the number of complaints remains mostly constant with a sudden drop in the number of complaints in Nov,2014. Note - Analysis includes the fact that Dec,2014 data is only till the current date, hence Dec,2014 complaint numbers are very small.

Appendix A

Appendix showing the remaining best companies based on the total number of complaints againsts them till date

This appendix shows the best performing companies based on total number of complaints till date. First 50 best companies have been shown in section “Best performing companies” and the rest of the best companies are shown in this appendix.

##	Company
## 1	BAS Receivable Management, Inc.

2 Bay Valley Mortgage Group
 ## 3 Bayfield Financial, LLC
 ## 4 Bayview Solutions LLC
 ## 5 Best Capital Funding
 ## 6 Blackhawk Network Holdings Inc.
 ## 7 BlueYield, Inc.
 ## 8 Bond Corporation
 ## 9 Bonded Collectors of Wisconsin, Inc
 ## 10 Booth & McCarthy
 ## 11 Boulder Lending Group
 ## 12 Brady Distributing Company
 ## 13 Brandywine Professional Services
 ## 14 Breit Law Office, P.C.
 ## 15 Bridgelock Capital
 ## 16 Buckles & Buckles, P.L.C.
 ## 17 Burns & Carlisle, Inc.
 ## 18 Business Starters, Inc
 ## 19 C & A Mortgage Services of Florence, Inc.
 ## 20 Caliber Funding LLC
 ## 21 Camelot Financial Services, Inc.
 ## 22 Cannon & Cannon Firm PC
 ## 23 Capital Benefit, Inc.
 ## 24 Capital Collections, LLC
 ## 25 Capital Credit and Collection Service, Inc.
 ## 26 Carmen V. Porreca, P.C.
 ## 27 Cars Financial, Inc
 ## 28 Cascade Collections, Inc.
 ## 29 Cash-Installment LLC
 ## 30 Castle Credit Corp
 ## 31 Central Kentucky Management Services, Inc
 ## 32 Central Professional Services, Inc.
 ## 33 Century Financial Group
 ## 34 CFAM Financial Services, LLC
 ## 35 CGB Agri Financial Services
 ## 36 Charleston Area Medical Center, Inc.
 ## 37 Charlottesville Settlement Company
 ## 38 City First Mortgage Services, LLC.
 ## 39 Civic Financial Services, Inc.
 ## 40 Claims Recovery Systems, Inc.
 ## 41 Clarfield, Okon, Salomone and Pincus, P.L.
 ## 42 Cleveland Home Title Agency
 ## 43 Clifton Mortgage Services, LLC
 ## 44 Coast to Coast Commercial Collection
 ## 45 Coastal Finance Company, Inc.
 ## 46 COASTAL LAW FIRM, APLC
 ## 47 Coconut Point Finance
 ## 48 Collection Bureau of Walla Walla
 ## 49 Collection Management Services, Inc.
 ## 50 Colonial Mortgage Service Co. Of America
 ## 51 Columbia Credits, Inc
 ## 52 Commercial Credit Counseling Services Inc.
 ## 53 Community Home Lending
 ## 54 Consolidated Information Services
 ## 55 Consumer Collection Advocates

56 Consumer Education Services, Inc.
 ## 57 Consumer Resolution Services
 ## 58 COOLEY ENTERPRISES INC
 ## 59 Cordoba & Associates
 ## 60 Cornerstone Home Mortgage
 ## 61 Courtney & Camp
 ## 62 CREDIT ASSOCIATES, INC.
 ## 63 Credit Bureau of Jamestown, Inc.
 ## 64 Credit Bureau of Lewiston-Clarkston, Inc
 ## 65 Credit Bureau of Marianna, Inc
 ## 66 Credit Bureau of Traverse City, Inc.
 ## 67 Credit Information Bureau, Inc.
 ## 68 Credit Service of Logan, Inc.
 ## 69 Creditors Service Bureau Inc
 ## 70 CRL Home Loans
 ## 71 CrossCheck, Inc.
 ## 72 Crystal Motorsports, LLC
 ## 73 Cypress Collections
 ## 74 Daiyaan, Inc
 ## 75 Dana & Pariser Co.,L.P.A.
 ## 76 Darwin Solutions Inc.
 ## 77 David B. Schumacher, P.C.
 ## 78 Debt Recovery Specialists
 ## 79 Del Toro Loan Servicing, Inc
 ## 80 Delmar Financial Company
 ## 81 Delta Management Group, Inc.
 ## 82 DeWitt Mortgage Services and Property Management, LLC
 ## 83 Dickinson Financial, LLC
 ## 84 DiRecManagement, Inc.
 ## 85 Doberman Credit & Collection Consultants, LLC
 ## 86 Dominion Residential Mortgage
 ## 87 Doral Capital Corporation
 ## 88 Durango Credit and Collection Company, Inc.
 ## 89 Dynamic Strategies, Inc
 ## 90 Eagle Recovery Associates, Inc.
 ## 91 Educational Funding Resources, Inc.
 ## 92 Empire Financial Services, Inc
 ## 93 Empire Home Mortgage, Inc
 ## 94 Enterprise Acquisitions
 ## 95 Equity National Title and Closing Services, Inc.
 ## 96 Ernst, Ernst & Artmann, Inc.
 ## 97 Evesham Mortgage, LLC
 ## 98 Executive Lending Group, LLC
 ## 99 Express Aviation
 ## 100 Express Collections, Inc.
 ## 101 Fairway Consumer Discount Company
 ## 102 FAN Distributing, LLC
 ## 103 FC Lending, LTD
 ## 104 Fearon Financial, LLC
 ## 105 Federated Mortgage Corp.
 ## 106 FHC Mortgage
 ## 107 Finance Store Inc.
 ## 108 Finance System of Richmond, Inc.
 ## 109 Financial Service Center of Ohio, LLC

110 Fink & McGregor Mortgage, LC
 ## 111 First Capital Recovery Inc.
 ## 112 First Centennial Mortgage Corporation
 ## 113 First County Mortgage, LLC
 ## 114 First Liberty Financial Group, LLC
 ## 115 First Midwest Financial
 ## 116 First Service Residential, Nevada, LLC
 ## 117 First Wholesale Lending, Inc
 ## 118 Flat Branch Mortgage, Inc.
 ## 119 Florida Equity Capital
 ## 120 Flurish Inc.
 ## 121 Former Homeward Residential Portal
 ## 122 Fortune Financial, Inc.
 ## 123 Franklin Loan Corporation
 ## 124 Full Circle Financial Services, LLC
 ## 125 Gaba Law Corporation
 ## 126 Galin Mortgage Lending, LLC
 ## 127 GBM & Associates Inc. of Christian County
 ## 128 GenEquity Mortgage, Inc
 ## 129 General Acceptance LLC
 ## 130 General Collection Co.
 ## 131 George Gusses Co., L.P.A.
 ## 132 GLFinancial Services LLC
 ## 133 GLOBAL SOLUTION BIZ LLC.
 ## 134 Golden Empire Mortgage, Inc.
 ## 135 Goldman, Imani & Goldberg, Inc
 ## 136 Goodman Frost, PLLC
 ## 137 Gordon, Aylworth & Tami, P.C.
 ## 138 Goshen Mortgage LLC
 ## 139 Gotham Collection Services Corp.
 ## 140 Grand American Resources, Inc
 ## 141 Granite Creditors Service, Inc.
 ## 142 Grassland Financial Services, LLC
 ## 143 Great American Finance Co
 ## 144 Green Tree Mortgage Company, LP
 ## 145 Hampton Roads Bankshares
 ## 146 Hanna Holdings Inc.
 ## 147 Harmon Law Offices, P.C.
 ## 148 Harvest Credit Management VII, LLC
 ## 149 Hawthorn Recovery Services, Inc.
 ## 150 HealthCare Revenue Recovery, LLC
 ## 151 Hellmuth & Johnson, PLLC
 ## 152 Hidden Oak Group, Inc.
 ## 153 Hilco Receivables, LLC
 ## 154 Hileman & Associates PC
 ## 155 HJ Ventures, LLC
 ## 156 Hoenig & Barham, Attorneys at Law
 ## 157 Home Finance of America Inc.
 ## 158 Homeowner's Mortgage of America, Inc.
 ## 159 Hometown Mortgage Services, Inc.
 ## 160 House of Finance Corp.
 ## 161 Houston Home Loan, Inc.
 ## 162 Houstonian Mortgage Group Inc
 ## 163 Ikon Financial Group, LLC

164 Innovative Collections, LLC
 ## 165 Innovative Strategic Solutions LLC
 ## 166 Integra Holdings Inc.
 ## 167 INTERFIRST LENDING CORPORATION
 ## 168 Investigation & Recovery Assoc. LLC
 ## 169 Investment Management Company, LLC
 ## 170 Irongate Home Finance, LLC
 ## 171 ISIS SECURITY INFORMATION SYSTEMS INC.
 ## 172 Isla Repossessions & Collection Inc
 ## 173 Ivan Brown
 ## 174 Ivy Street Development Corp.
 ## 175 J Martinez Investments LLC
 ## 176 J. Mark Heldenbrand PC
 ## 177 J. Scott Watson
 ## 178 Jason A. Craig & Associates
 ## 179 Jayandbee, Inc.
 ## 180 Jeffrey G. Lerman, P.C.
 ## 181 JKS Mortgage, LLC
 ## 182 JLM R.E. Investments
 ## 183 Johnson Mortgage Company, LLC
 ## 184 Jonsue, LLC
 ## 185 Jormandy, LLC
 ## 186 JOSEPH R. HARRISON CO. LPA
 ## 187 Key Mortgage Services
 ## 188 Keystone Credit Collections Inc.
 ## 189 Kwik Mortgage Corporation
 ## 190 L. Blake Morris
 ## 191 L.B.Gray LLC A Debt Collection Agency
 ## 192 Lake Area Collections, LLC
 ## 193 Lakeview Mortgage Inc.
 ## 194 Landlord Rent Collections, LLC
 ## 195 Lansing Professional Business Bureau, Inc
 ## 196 Latham, Wagner, Steele & Lehman, P.C.
 ## 197 Law Office of Linda Strumpf
 ## 198 Law Offices of Gary H. Kreppel P.C.
 ## 199 Law Offices of Goldberg & Oriel
 ## 200 Law Offices of Robert A. Schuerger Co., LPA
 ## 201 Law Offices of Sarah A Ponath LLC
 ## 202 Lefkoff, Rubin, Gleason & Russo, P.C.
 ## 203 Legal Recovery Specialists LLC
 ## 204 LendKey Technologies, Inc.
 ## 205 Life Line Billing Systems, LLC
 ## 206 Lighthouse Mortgage Company Inc
 ## 207 Lighthouse Realty & Mortgage, Inc
 ## 208 Livingston Financial, LLC
 ## 209 LK Manley, Inc
 ## 210 Loan Servicing Group
 ## 211 Los Angeles Collection Service, Inc.
 ## 212 LPH, Inc.
 ## 213 LPSG
 ## 214 Lyons Mortgage Services, Inc
 ## 215 M.L. Zager P.C.
 ## 216 Mann Mortgage, LLC
 ## 217 Manufacturers Acceptance Corp.

218 Mapother & Mapother, PSC
 ## 219 Marel Consultants Inc
 ## 220 Market Place Mortgage Corp.
 ## 221 Marlette Funding, LLC
 ## 222 Marsh Associates, Inc.
 ## 223 Maryland Mutual Mortgage, LLC
 ## 224 Maryville Collection Service Incorporated
 ## 225 Mathes Management Enterprises, Inc.
 ## 226 McGlone Mortgage Company
 ## 227 Medallion Mortgage Company LLC
 ## 228 MEDCAH, Inc.
 ## 229 MEDICAL EXCHANGE SOLUTIONS, INC.
 ## 230 Medical Recovery Services, LLC
 ## 231 Merrick, Costello & Walsh, LLC.
 ## 232 Mesce Associates, Inc.
 ## 233 Metro Capital Mortgage Corporation
 ## 234 Metro Republic Commercial Service, Inc.
 ## 235 MFG FINANCIAL, INC.
 ## 236 Michael & Associates, PC
 ## 237 Michael G. Niles
 ## 238 Midwest Credit & Collection, Inc.
 ## 239 Midwest Mortgage Investments LTD
 ## 240 Midwest Recovery Systems
 ## 241 Millenium Home Mortgage
 ## 242 Millennium Credit Consultants Inc.
 ## 243 Miller and Steeno, P.C.
 ## 244 Millsap & Singer, LLC
 ## 245 Minnesota Office of Higher Education
 ## 246 Money Transfer Systems, Inc.
 ## 247 Montage Mortgage, LLC
 ## 248 Mortgage Master Service Corp
 ## 249 Mortgage South of Tennessee Inc.
 ## 250 Mortgage Unlimited L.L.C.
 ## 251 Mountain West Financial, Inc
 ## 252 MTH Lending Group, L.P.
 ## 253 National Loan Review Consultants Corporation
 ## 254 National Medical Administrators, Inc
 ## 255 National Processing Group LLC
 ## 256 Navigant Cymetrix Healthcare
 ## 257 NCMI Corporation
 ## 258 NCP Finance Limited Partnership
 ## 259 Nelson, Cooper & Ortiz, LLC
 ## 260 New Cornerstone Mortgage, LLC
 ## 261 New Southern Loans, Inc
 ## 262 New World Collection, Inc.
 ## 263 North Shore LIJ Health System
 ## 264 Noyes Law Firm P.C.
 ## 265 O.D. REI, Inc
 ## 266 Oklahoma Motor Credit Company
 ## 267 Old Dominion Mortgage Co., Inc
 ## 268 Oliver Adjustment Company of Kenosha & Racine, Inc
 ## 269 Online Mortgage Group, LLC
 ## 270 OpenRoad Lending
 ## 271 Pacific Mortgage Consultants Inc

272 Pacific National Lending, Inc.
 ## 273 Pacific Residential Mortgage, LLC
 ## 274 Paramount Capital Group, Inc.
 ## 275 Paris and Paris, LLP
 ## 276 Patrick K Willis Company Inc
 ## 277 Payment Resolution Services
 ## 278 Pennsylvania Auto Credit, Inc.
 ## 279 Peoples Inc.
 ## 280 PMGI, LLC
 ## 281 Pono Ventures Inc.
 ## 282 Preferred Financial Services Corporation
 ## 283 Premier Home Mortgage, Inc.
 ## 284 Preston Clark & Quinn
 ## 285 Prime Credit Corporation
 ## 286 Priority Financial Services
 ## 287 PRO Consulting Services, Inc.
 ## 288 Professional Receivable Solutions
 ## 289 Professional Services of NY, Ltd.
 ## 290 PROFICIO FINANCIAL SERVICES, LLC
 ## 291 Quantum Accounts Receivable Management Services Inc.
 ## 292 RAB, INC.
 ## 293 Rapid Collection Systems, Inc.
 ## 294 Rapid Mortgage
 ## 295 RD Fuller Company, LLC
 ## 296 Real Property Business Services, Inc.
 ## 297 Receivables Management Corporation of America
 ## 298 Recheck, Inc
 ## 299 Red Rock Mortgage & Lending LLC
 ## 300 Redwood Mortgage Investors
 ## 301 Regency Mortgage Corp
 ## 302 Reliant Financial Corporation
 ## 303 Residential Mortgage Services
 ## 304 Resource Pro
 ## 305 Revenue Assurance Professionals LLC
 ## 306 Revenue Cycle Management
 ## 307 Richard A. Weidel Corporation
 ## 308 Richard P. Joblove, P.A.
 ## 309 Richland Bureau of Credits Medical Service Bureau Inc.
 ## 310 River City Finance Co., Inc.
 ## 311 Riverview Law Office, PLLC
 ## 312 RMA Credit Association
 ## 313 Rno Partners Limited
 ## 314 Road Runner Collection Services, Inc.
 ## 315 Robert P. Tomasso Mortgage Company, Inc
 ## 316 Robinson & Hoover
 ## 317 Rockford Mercantile Agency, Inc.
 ## 318 Rocky Mountain Service Bureau, Inc
 ## 319 ROCKY POINT CAPITAL LLC
 ## 320 Rose Agency Inc.
 ## 321 Rosen & McCarthy, LLP.
 ## 322 Sarasota CCM, Inc.
 ## 323 Schiller & Adam, P.A.
 ## 324 Secured Resolutions, LLC
 ## 325 Security Auto Loans, Inc.

326 Select Financial Services, Inc.
 ## 327 Semper Home Loans, Inc.
 ## 328 Sente Mortgage
 ## 329 Sentry Abstract Co.
 ## 330 Sher & Shabsin PC
 ## 331 Sierra Credit Corp
 ## 332 Sigue
 ## 333 Simpson Law Firm, P.A.
 ## 334 SKY FINANCIAL SERVICES, INC.
 ## 335 Slovin & Associates Co., LPA
 ## 336 Smith, Gardner, Slusk, Lazer, Pohren & Rogers, LLP
 ## 337 Sonali Exchange Co. Inc
 ## 338 Sound Collection Services
 ## 339 South East Collection Specialist
 ## 340 South Exchange Inc
 ## 341 South Pacific Financial Corporation
 ## 342 South West Recovery, Inc.
 ## 343 Southeastern Mortgage Corporation
 ## 344 Southern Financial Systems, Inc.
 ## 345 Speedee Cash Management
 ## 346 SpeedyCash, Inc.
 ## 347 Spiriter LLC
 ## 348 Springfield Recovery, Inc.
 ## 349 St. James Mortgage
 ## 350 Stein, Wiener & Roth, LLP
 ## 351 Strategic Information Resources, Inc.
 ## 352 Summit Mortgage Corporation (Minnesota)
 ## 353 Sunlan Corporation
 ## 354 SVB Financial Group
 ## 355 SVI Group Inc.
 ## 356 Swan Financial Corporation
 ## 357 Swartz & Brough, Inc
 ## 358 T & O Recoveries, LLC
 ## 359 T. J. Financial Inc.
 ## 360 T.D. Service Financial Corporation
 ## 361 TFC Credit Corporation
 ## 362 The Anderson Financial Group, Inc.
 ## 363 The Cooper Mediation Firm LLC
 ## 364 The Lending Company
 ## 365 The Leviton Law Firm, Ltd.
 ## 366 The McHughes Law Firm, LLC
 ## 367 Thompson O'Brien Kemp & Nasuti, P.C.
 ## 368 Thompson Steinberg
 ## 369 Town Square Mortgage & Investments, Inc.
 ## 370 Transcontinental Credit & Collection Corp
 ## 371 Trident Mortgage Company, LP
 ## 372 Trinity Credit Services
 ## 373 Troy Capital, LLC
 ## 374 Turner Acceptance Corp.
 ## 375 U.S. Auto Credit Corporation
 ## 376 U.S. Auto Sales, Inc.
 ## 377 Unified Retrieval Solutions llc
 ## 378 Unifirst Mortgage Corporation
 ## 379 Union Adjustment Company, Inc.

380 Union Credit Corporation
 ## 381 United Accounts, Inc.
 ## 382 Upstate Collection Center, Inc.
 ## 383 Urban Settlement Services, LLC
 ## 384 US Wide Financial
 ## 385 USA Discounters, Ltd.
 ## 386 Valley Estates Escrow
 ## 387 Value Auto Mart Inc.
 ## 388 Vanderpool, Frostick & Nishanian, P.C.
 ## 389 Vanderwey Investments, LLC
 ## 390 Vargo & Janson PC
 ## 391 Vehicle Acceptance Corporation
 ## 392 Vericheck
 ## 393 VeriCore, LLC
 ## 394 Veritas Funding LLC
 ## 395 Vermont Student Assistance Corporation
 ## 396 Vista Mortgage Corporation
 ## 397 Volunteer Mortgage Inc
 ## 398 Vonda J. Dunn, P.C.
 ## 399 WALL STREET MORTGAGE BANKERS, LTD
 ## 400 Watertown Credit Bureau Inc
 ## 401 WCS Funding Group
 ## 402 Weinstein, Pinson & Riley, P.S.
 ## 403 West Virginia Housing Development Fund (WVHDF)
 ## 404 Wholesale Capital Corporation
 ## 405 Windermere Mortgage Services Series LLC
 ## 406 Wisconsin Housing & Economic Development Authority (WHEDA)
 ## 407 Woods Oviatt Gilman LLP
 ## 408 World Wide Land Transfer, Inc.
 ## 409 World Wide Pay Day Advance, Inc
 ## 410 (Former)Shapiro, Swertfeger & Hasty, LLP
 ## 411 1st Midwest Mortgage Corp
 ## 412 2233 Paradise Road LLC
 ## 413 2288984 Ontario Inc.
 ## 414 3rd Generation, Inc.
 ## 415 4M Collections, LLC
 ## 416 A.R.C. Accounts Recovery (U.S.A.) Corporation LLC
 ## 417 Aaron Worldwide Collections Inc.
 ## 418 Absolute Resolutions Corp.
 ## 419 AC Autopay, LLC
 ## 420 Accelerated Receivables Group, Inc.
 ## 421 Accord Creditor Services, LLC
 ## 422 Account Recovery Services, Inc. (Texas)
 ## 423 Adsen & Associates, LLC
 ## 424 Advance Mortgage Corporation
 ## 425 Advanced Call Center Technologies, LLC
 ## 426 Advanced Collection Services, LTD
 ## 427 Advantage Collection Professionals, Inc.
 ## 428 All Western Mortgage, Inc.
 ## 429 Alpine Capital Investments, LLC
 ## 430 America's Car-Mart, Inc.
 ## 431 American Credit Exchange, Inc
 ## 432 American Federal Mortgage Corporation
 ## 433 American Finance House of Lariba

434 American Financial Credit Services, Inc.
 ## 435 American Financial Lending, Inc.
 ## 436 AmeriCash Holding LLC
 ## 437 Andesite Finance Company, LLC
 ## 438 Applied Business Services, Inc.
 ## 439 Aqua Finance Inc
 ## 440 Arbor Mortgage
 ## 441 ARC Services
 ## 442 Ascension Recovery Management
 ## 443 Asset Recovery Inc
 ## 444 Astra Business Services
 ## 445 Atlantic Home Loans, Inc.
 ## 446 Atlantic Mortgage Direct LLC
 ## 447 Atlantic Pacific Mortgage Corporation
 ## 448 Atlas Collections, Inc.
 ## 449 Automated Accounts Management Services
 ## 450 Axia Financial, LLC
 ## 451 BAV Solutions, LLC
 ## 452 Bay Equity
 ## 453 BCA Financial Services (New Jersey)
 ## 454 Bernhardt and Strawser, P.A.
 ## 455 Bison Recovery Group, Inc.
 ## 456 BRAUFMANN, LEIGHMANN & ASSOCIATES
 ## 457 Brightwater Capital, LLC
 ## 458 Brown Olcott, PLLC
 ## 459 Butte County Credit Bureau
 ## 460 Capital Servicing Group
 ## 461 Capitol Credit Services, Inc
 ## 462 Cascade Mortgage, Inc.
 ## 463 Cash America International, Inc.
 ## 464 Cash Money LLC
 ## 465 Centennial Lending LLC
 ## 466 Century Mortgage Company
 ## 467 CF Funding
 ## 468 Cherry Creek Mortgage
 ## 469 Churchill Mortgage Corporation
 ## 470 CIS Direct Lending
 ## 471 Citizens Savings & Loan Corporation
 ## 472 Citywide Home Loans, a Utah Corporation
 ## 473 Citywide Mortgage Associates, Inc.
 ## 474 CN Collections, Inc.
 ## 475 Coastal Capital Processing, LLC
 ## 476 COLLECTION PROFESSIONALS INC (Illinois)
 ## 477 Collection Services, Inc.
 ## 478 COLLECTIONS USA, INC.
 ## 479 Consolidated Recovery Group, LLC
 ## 480 Constantino Law Office, P.C.
 ## 481 Contemporary Recovery Solutions Inc.
 ## 482 Credit Adjustment Services of Harrisburg, Inc
 ## 483 Credit Associates of Maui, LTD
 ## 484 Credit Bureau of San Luis Obispo & Santa Barbara Counties
 ## 485 Credit Bureau of the South, Inc.
 ## 486 Credit Bureau Services, LLC
 ## 487 Credit One LLC

488 Credit Regulating Services, Inc.
 ## 489 Credit Service, Inc
 ## 490 Credit Systems of the Fox Valley, Inc.
 ## 491 Creditor Advocates Inc
 ## 492 Crown Holdings, LLC
 ## 493 CU Mortgage Services, Inc.
 ## 494 Data Mortgage Inc.
 ## 495 DCN Holdings Inc.
 ## 496 Diamond Funding Corporation
 ## 497 Direct Mortgage Loans, LLC
 ## 498 Draper and Kramer Mortgage Corp
 ## 499 Driver Holdings, LLC
 ## 500 Eagle Collection Corp.
 ## 501 Earm LLC
 ## 502 Educational Loan Servicing, LLC
 ## 503 Eichenbaum & Stylianou, LLC
 ## 504 EMPIRE FINANCE CO LLC
 ## 505 Endeavor Capital, LLC
 ## 506 Epn, Inc.
 ## 507 Equinox Financial Management Solutions, Inc.
 ## 508 ESM Enterprises
 ## 509 Evergreen Recovery Solutions, LLC
 ## 510 F&L Marketing Enterprises LLC
 ## 511 Fair Resolutions, Inc.
 ## 512 Financial Accounts Service Team Inc.
 ## 513 Financial Freedom Mortgage Inc
 ## 514 Finkelstein, Kern, Steinberg & Cunningham, PC
 ## 515 FIRST CASH FINANCIAL SERVICES, INC.
 ## 516 First Colony Mortgage
 ## 517 First Direct Lending, LLC
 ## 518 First Home Mortgage Corp
 ## 519 First Mortgage Solutions
 ## 520 First Reliance Holdings LLC
 ## 521 First World Mortgage Corporation
 ## 522 FirsTrust Mortgage, Inc.
 ## 523 Fisher Financial Group, Incorporated
 ## 524 Fix Media
 ## 525 Fleet Mortgage Corp
 ## 526 Frontier Financial, Inc.
 ## 527 Georgetown Mortgage
 ## 528 Georgia Student Finance Authority
 ## 529 GFS II, LLC
 ## 530 Glenn Associates, Inc.
 ## 531 Global One Arbitration Inc.
 ## 532 Global Recovery Solutions
 ## 533 Greenlight Financial
 ## 534 Grimley Financial Corporation
 ## 535 GSF Mortgage Corporation
 ## 536 H. Kent Hollins, Attorney at Law, P.A
 ## 537 Hamilton Group Funding, Inc
 ## 538 Helm Associates
 ## 539 Heritage Pacific Financial, LLC
 ## 540 Hometown Equity Mortgage
 ## 541 Honolulu HomeLoans, Inc.

542 Hunter Financial Group
 ## 543 Icon Equities, LLC
 ## 544 ICQ Search and Recovery Inc.
 ## 545 Innovative Debt Recovery, Inc.
 ## 546 Innovative Debt Solutions
 ## 547 Instant Cash Advance Corp
 ## 548 Intermex Wire Transfer
 ## 549 Jana Ferrell & Associates LLC
 ## 550 Jonathan Neil & Associates, Inc
 ## 551 K & B Capital Corp
 ## 552 Kinum, Inc.
 ## 553 Kirkston Mortgage Lending LLC
 ## 554 Law Office of Rory W. Clark, APLC
 ## 555 Law Offices of Alan Mege
 ## 556 Law offices of Steven Cohen LLC
 ## 557 Law Offices of Timothy E. Baxter & Associates, P.C.
 ## 558 Law Offices of Timothy M. Sullivan
 ## 559 Lenderfi, Inc.
 ## 560 Leon Financial Services
 ## 561 Levy Diamond Bello & Associates, LLC
 ## 562 Lincoln Mortgage Company
 ## 563 Lloyd's Plan, Inc.
 ## 564 Louisiana Bureau of Credit Control Inc.
 ## 565 Maitland Capital Funding
 ## 566 Martin & Seibert, L.C.
 ## 567 MAS Associates, LLC
 ## 568 MAS Financial Services, Inc.
 ## 569 Mason, Schilling & Mason Co., LPA
 ## 570 McKenzie Paul & Associates
 ## 571 McNearney, Pittenger & Associates, LLC
 ## 572 Medical-Commercial Audit Inc
 ## 573 Merrimack Mortgage Company Inc
 ## 574 Merriman Investments, LLC
 ## 575 Mid-America Accounts Control Bureau, Inc.
 ## 576 Mid Valley Financial
 ## 577 Midwestern Audit Services, Inc
 ## 578 Midwestern Health Management INC
 ## 579 Mike Rome Holdings LLC
 ## 580 MiLEND, Inc.
 ## 581 MJ Altman Companies, Inc.
 ## 582 Money Now- Hattiesburg, Inc.
 ## 583 Moneydart Global Services Inc.
 ## 584 Montgomery County Credit Bureau
 ## 585 Morgan & Associates, P.C.
 ## 586 Moritz Partners L.P.
 ## 587 Mortgage America, Inc.
 ## 588 Moss Law Firm, P.C.
 ## 589 Municipal Collections Services, Inc.
 ## 590 MVBA, L.L.C.
 ## 591 National Account Services, Inc.
 ## 592 National Bond And Collection Associates, Inc.
 ## 593 National Check Bureau, Inc.
 ## 594 National Financial Group, Inc
 ## 595 National Loan Investors, LP

596 Nationwide Equities Corporation
 ## 597 Neighborhood Housing Services of Richmond, Inc
 ## 598 North State Acceptance, LLC
 ## 599 Northeast Home Loan, LLC
 ## 600 Northwest Trustee Services, Inc.
 ## 601 NTFN, Inc
 ## 602 NuView Financial Services, LLC
 ## 603 Old Republic National Title Holding Co.
 ## 604 On-Site Manager, Inc.
 ## 605 Openonline, LLC
 ## 606 Ophrys, L.L.C.
 ## 607 Pacific Credit Exchange Corporation
 ## 608 Pacific Credit Services, Inc.
 ## 609 Paid In Full, Inc.
 ## 610 Pangaea International Receivable Services Inc.
 ## 611 PDQ Services, Inc.
 ## 612 Pech, Hughes & McDonald P.C.
 ## 613 Peerless Credit Services Inc
 ## 614 Peter Roberts & Associates, Inc.
 ## 615 Phelan Hallinan, LLP
 ## 616 PinReid, LLC
 ## 617 Platinum Mortgage, Inc.
 ## 618 PMR Progressive, LLC
 ## 619 Prim and Mendheim
 ## 620 Pro Com Services of Illinois, Inc.
 ## 621 Professional Adjustment Bureau of Mid-America, Inc.
 ## 622 Professional Choice Recovery, Inc.
 ## 623 Promeritum, LLC
 ## 624 Public Auto Sales Inc.
 ## 625 Quad Corporation, Inc.
 ## 626 Receivable Solutions Specialist, Inc.
 ## 627 Reliance First Capital, LLC
 ## 628 Relin, Goldstein & Crane, LLP
 ## 629 ResMac Inc.
 ## 630 Resolve Solution Services Corporation
 ## 631 Retail Merchants Associates
 ## 632 Revenue Cycle Management Corp
 ## 633 RevMD Partners, LLC.
 ## 634 Rickart Collection Systems, Inc.
 ## 635 Robert L. Tankel, P.A.
 ## 636 Robinson & Associates
 ## 637 Ross Mortgage Corporation
 ## 638 RPM Mortgage
 ## 639 RUI Credit Services, Inc.
 ## 640 S & S Recovery, Inc.
 ## 641 Schrier & Tolin, LLC
 ## 642 Security Capital Funding Corp.
 ## 643 SECURITY CREDIT SYSTEMS INC
 ## 644 Set Financial Corporation
 ## 645 Shechtman Halperin Savage, LLP
 ## 646 Simonich Corporation
 ## 647 Southwest Funding, LP
 ## 648 SPS (Select Portfolio Servicing, LLC)
 ## 649 State Law Group

650 Stephen L. Bruce, P.C.
 ## 651 Sterling Atlantic Law Group, PC
 ## 652 Sterling Home Loans Inc
 ## 653 Streeter Brothers Mortgage Corp
 ## 654 Stuart-Lippman and Associates, Inc
 ## 655 Success Mortgage, LLC
 ## 656 Summit Mortgage Corporation
 ## 657 Sunset Management, Inc
 ## 658 Superior Adjustment, Inc.
 ## 659 SUPERIOR DEBT RECOVERY LLC
 ## 660 Sytematic National Collections, Inc.
 ## 661 Taylor Law, PLLC
 ## 662 Tebo Financial Services, Inc.
 ## 663 Tennessee Quick Cash, Inc.
 ## 664 The Borland Law Firm, LLC
 ## 665 The Law Office of Edwin B. Parry
 ## 666 The Mortgage Specialists, Inc.
 ## 667 The Wilber Law Firm, P.C.
 ## 668 Thieblot Ryan P.A.
 ## 669 Titan Receivables, Inc.
 ## 670 Total Recovery Services, Inc
 ## 671 Towne Mortgage LLC
 ## 672 Toyota Credit de Puerto Rico Corp
 ## 673 Tri-Counties Accounts Adjustment Bureau
 ## 674 TruHome Solutions, LLC
 ## 675 Union National Mortgage Co
 ## 676 United Financial Service
 ## 677 United Group Inc.
 ## 678 United Security Financial Corp
 ## 679 Universal Lending Corporation
 ## 680 Universal Technical Institute, Inc.
 ## 681 US Gold Cards Inc
 ## 682 Viamericas
 ## 683 Wallick and Volk Inc
 ## 684 Watermark Capital, INC.
 ## 685 WCDA Wyoming Community Development Authority
 ## 686 We Collect Inc
 ## 687 Whitehouse Law Firm LPA
 ## 688 Williams -Williams Commercial Collections, Inc
 ## 689 Williamson and Brown, LLC
 ## 690 Zeus Mortgage, Ltd.
 ## 691 ZOA, LLC
 ## 692 ACCELERATED COLLECTION SERVICE, INC
 ## 693 Account Recovery Specialists, Inc.
 ## 694 Accounts Management, Inc
 ## 695 Accounts Research, Inc.
 ## 696 Accurate Background
 ## 697 Acre Mortgage
 ## 698 Alabama Housing Finance Authority
 ## 699 All State Credit Bureau, Inc.
 ## 700 Allen Tate Mortgage Services, Inc.
 ## 701 Allied Data Corporation
 ## 702 Alternative Collections LLC
 ## 703 Amcap Mortgage, Ltd.

704 American Credit Resolution, Incorporated
 ## 705 American Debt Services, LLC
 ## 706 American Lending Solutions, LLC
 ## 707 Americash
 ## 708 Andrews & Cox, P.C.
 ## 709 Ark-La-Tex Financial Services, LLC
 ## 710 Ashwood Financial Inc
 ## 711 Associated Collectors, Inc.
 ## 712 Atlantic Bay Mortgage Group, LLC
 ## 713 Atlas Collections Inc.
 ## 714 B & B FINANCIAL SERVICES INC
 ## 715 Bay Area Receivables, Inc.
 ## 716 Bleier & Cox APC
 ## 717 Blue Sky Capital Realty, Inc.
 ## 718 Bonded Adjustment Company
 ## 719 Bureau of Accounts Control
 ## 720 Campus Student Funding, LLC
 ## 721 Capital Recovery Systems, Inc.
 ## 722 Carbucks of Delaware, Inc
 ## 723 Cathay Bank
 ## 724 Century Credit & Collections, LLC
 ## 725 Certified Services, Inc.
 ## 726 Clayton Holdings LLC
 ## 727 Client Financial Services of Michigan LLC
 ## 728 CMCO Mortgage, LLC
 ## 729 Collection Associates, Ltd.
 ## 730 Collection Bureau Incorporated
 ## 731 Collection Bureau of Kansas, Inc.
 ## 732 Collection Center Inc
 ## 733 Collection Professionals, Inc. (Macomb, IL)
 ## 734 Community Cash Management Corp.
 ## 735 Consumer Real Estate Finance Co.
 ## 736 Contract Resolve Group LLC
 ## 737 Controlled Credit Corporation
 ## 738 Credit Bureau Data, Inc.
 ## 739 Credit Bureau of Columbia, Inc.
 ## 740 Credit Bureau Services Association
 ## 741 Credit Consulting Services, Inc.
 ## 742 Credit Plus Inc
 ## 743 Credit Technology, Inc.
 ## 744 Creditors Bureau Associates
 ## 745 Creditors Collection Bureau, Inc.
 ## 746 CU Recovery, Inc.
 ## 747 D2 Management LLC
 ## 748 Data Line Credit Corp
 ## 749 Direct Lenders, LLC
 ## 750 Erin Capital Management, LLC
 ## 751 Essential Retrieval Group
 ## 752 Euler Hermes Collections North America Company
 ## 753 Evans Law Associates, P.C.
 ## 754 Executive Financial Consultants, Inc
 ## 755 Federal Financial Services, Inc.
 ## 756 Fenton & McGarvey Law Firm, P.S.C.
 ## 757 Fidelity Properties Inc.

758 Finance System of Green Bay, Inc.
 ## 759 Financial Data Systems
 ## 760 Financial Service Center
 ## 761 First American Mitigators, PLLC.
 ## 762 First American Mortgage Trust
 ## 763 First Mortgage Company, LLC
 ## 764 First Southwestern Financial Services, LLC
 ## 765 Franklin First Financial
 ## 766 Friendly Finance Corporation
 ## 767 G. Reynolds Sims & Associates, P. C.
 ## 768 GAMACHE & MYERS, PC
 ## 769 General Business Recoveries, Inc.
 ## 770 Genesis Financial & Payment Systems Holdings, LLC
 ## 771 Green & Sons Agency, Inc.
 ## 772 Harpeth Financial Services, LLC
 ## 773 Head Mercantile Co., Inc.
 ## 774 Healthcare Receivable Professionals, LLC
 ## 775 Henley, Lotterhos & Henley, PLLC
 ## 776 Hiday & Ricke, P.A.
 ## 777 Highlands Residential Mortgage
 ## 778 Hodosh, Lyon & Hammer, PC
 ## 779 Hometrust Mortgage Company
 ## 780 Hunt & Kahn, P.A.
 ## 781 Imperial Credit Systems, Inc.
 ## 782 Integral Recoveries, Inc.
 ## 783 Integrity Home Loan
 ## 784 Interlinc Mortgage Services, LLC
 ## 785 Jacobs, Marsh LLC
 ## 786 Jenkins, Wagnon & Young, P.C.
 ## 787 JMD, LLC
 ## 788 Jomax, LLC
 ## 789 Joseph M. Tobin, PC
 ## 790 JPay Inc.
 ## 791 Jzanus Ltd.
 ## 792 Kenneth, Eisen & Associates, Ltd.
 ## 793 Kentucky Higher Education Assistance Authority
 ## 794 Keynote Consulting, Inc.
 ## 795 Kramer, Linkie & Taylor, LLC
 ## 796 Ladera Lending, Inc
 ## 797 Law Office of Harris & Zide
 ## 798 LCJ Consultants, LLC.
 ## 799 LDF Holdings, LLC
 ## 800 Louisiana Recovery Services Inc.
 ## 801 M&S Recovery Solutions
 ## 802 MarkOne Holdings, LLC
 ## 803 Medical Financial Services, Inc.
 ## 804 Megastar Financial Corp.
 ## 805 Member Mortgage Services
 ## 806 Mendelson Law Firm
 ## 807 Merchants Credit Bureau, Inc.
 ## 808 Meyer & Njus, P.A.
 ## 809 Michael Andrews & Associates LLC
 ## 810 Michigan Mutual, Inc
 ## 811 Mirand Response Systems, Inc.

812 Mitchell Rubenstein & Associates, P.C.
 ## 813 Model Finance Company
 ## 814 Moneytree Inc
 ## 815 Mortgage Clearing Corporation
 ## 816 Mortgage Counseling Center
 ## 817 Mortgage Master Inc
 ## 818 Nadler & Associates, P.C.
 ## 819 Nagle & Zaller, PC
 ## 820 National Education Servicing, LLC
 ## 821 National Financial LLC
 ## 822 National Mediation Services
 ## 823 Nations Reliable Lending
 ## 824 NCS, Inc
 ## 825 Nexcheck, LLC
 ## 826 NFM, Inc.
 ## 827 North Capital Recovery Services
 ## 828 Northern Ohio Investment Company
 ## 829 OHara Holdings, LLP
 ## 830 Old Republic Title Holding Company, Inc
 ## 831 On Q Financial, Inc
 ## 832 Opportunity Financial, LLC
 ## 833 P&L Acquisitions LLC
 ## 834 Pacific Rim Alliance Corporation
 ## 835 Pan Am Collections, Inc.
 ## 836 PlusFour, Inc
 ## 837 Pollack & Rosen, P.A.
 ## 838 POM Recoveries, Inc.
 ## 839 Premium Credit Bureau
 ## 840 Professional Claims Bureau, Inc.
 ## 841 PROFESSIONAL COLLECTION SERVICE, INC
 ## 842 Protas, Spivok & Collins, LLC
 ## 843 RDK Collections Inc.
 ## 844 Remit Corporation
 ## 845 Resurgence Financial, LLC
 ## 846 Revenue Recovery Bureau
 ## 847 RGL Associates, Inc.
 ## 848 Ricart Financial Services
 ## 849 RMI Services, LLC
 ## 850 RMR Financial dba Princeton Capital
 ## 851 ROCKPORT FINANCIAL LLC
 ## 852 ROCKY MOUNTAIN MORTGAGE COMPANY
 ## 853 Rubin & Debski, P.A.
 ## 854 Scheer, Green & Burke L.P.A.
 ## 855 Seidberg Law Offices, P.C.
 ## 856 Service Bureau, Inc.
 ## 857 Sherwin P. Robin & Associates, P.C.
 ## 858 Skagit Bonded Collectors, LLC
 ## 859 Skyline Financial Corp
 ## 860 Sound Mortgage
 ## 861 Stephen Einstein & Associates, P.C.
 ## 862 Support Collectors, Inc.
 ## 863 Susan J. Szwed, P.A.
 ## 864 SWBC Mortgage
 ## 865 Team Recovery Inc.

866 Texas Guaranteed
 ## 867 The Allen Daniel Associates, Inc.
 ## 868 The Law Offices of Daniel C. Consuegra
 ## 869 The McCue Mortgage Company
 ## 870 The Star Financial
 ## 871 Thomas F. Farrell, P.C.
 ## 872 Total Mortgage Services LLC
 ## 873 Triad Financial Services, Inc.
 ## 874 Tuition Options LLC
 ## 875 Underwood James and Associates LLC
 ## 876 UNITED AUTO ACCEPTANCE
 ## 877 United Consumer Finance, Inc.
 ## 878 Universal Collection Systems, INC
 ## 879 Universal Credit Services, Inc
 ## 880 Universal Finance, Inc.
 ## 881 University Lending Group, LLC
 ## 882 Uptain Group, Inc.
 ## 883 Valley Collection Service, LLC
 ## 884 Valley Credit Service, Inc. (OR)
 ## 885 Vision Financial Services, Inc.
 ## 886 Weinstock, Friedman, & Friedman, P.A.
 ## 887 West Bay Recovery, Inc.
 ## 888 Western Mercantile Agency, Inc
 ## 889 Wetsch, Abbott & Osborn, PLC
 ## 890 Works & Lentz, Inc
 ## 891 1st Fidelity Loan Servicing
 ## 892 A & S Collection Associates, Inc.
 ## 893 Accelerated Creditors Services, Inc
 ## 894 Account Receivable Solutions, Inc.
 ## 895 Account Recovery Service, Inc. (WI)
 ## 896 Account Recovery Services, Inc.
 ## 897 Acquired Assets, Ltd.
 ## 898 Action Financial Services, LLC
 ## 899 Action Revenue Recovery, LLC
 ## 900 Affiliated Management Services
 ## 901 ALEXANDER-ROSE ASSOC, INC.
 ## 902 Allen & Withrow
 ## 903 Alpat Company, Inc.
 ## 904 American Financing Corporation
 ## 905 APPLE RECOVERY, LLC
 ## 906 AR Audit Services, Inc
 ## 907 Automotive Credit Corporation
 ## 908 Bass & Associates, P.C., Attorneys at Law
 ## 909 Becker and Klein, LLC
 ## 910 Berlin-Wheeler, Inc. (Kansas)
 ## 911 Bryant Bryant & Associates LLC
 ## 912 Burton Neil & Associates, P.C.
 ## 913 C B Merchant Services
 ## 914 Cadillac Accounts Receivable Management
 ## 915 Capital Markets Cooperative, LLC
 ## 916 Carmel Financial Corporation, Inc.
 ## 917 CBM Services, Inc.
 ## 918 Centex Business Services
 ## 919 Certified Credit Reporting, Inc.

920 Check City Partnership, LLC
 ## 921 Check Fraud Services
 ## 922 Cheek Law Offices, LLC
 ## 923 Cimmaron Escrow Inc.
 ## 924 Cohen McNeile & Pappas, PC
 ## 925 Collection Bureau of Fort Walton Beach, Inc
 ## 926 Collection Professionals, Inc (Wyoming)
 ## 927 Collections Inc
 ## 928 CONGRESS COLLECTION CORP
 ## 929 Consumer Protection Assistance Coalition, Inc
 ## 930 Cornerstone Mortgage, Inc.
 ## 931 Credit Adjustments Inc
 ## 932 Credit Bureau Associates-Northeast, Inc.
 ## 933 Credit Clearing House of America, Inc.
 ## 934 Credit Service Company
 ## 935 Credit Union Mortgage Association
 ## 936 CrossCountry Mortgage Inc.
 ## 937 Crosstown Law, LLC
 ## 938 CW Financial
 ## 939 Darnel Quick Recovery, Inc.
 ## 940 Delmarva Collections, Inc.
 ## 941 Diverse Financial Enterprises
 ## 942 Diversified Recovery Services Inc.
 ## 943 Eagle Accounts Group, Inc.
 ## 944 Edfinancial Services
 ## 945 Emory Enterprises, LLC
 ## 946 F&T Financial Services, Inc.
 ## 947 Fairway Independent Mortgage Corporation
 ## 948 Firsell Law Group, Ltd.
 ## 949 First Advantage LNS Inc.
 ## 950 First California Mortgage Co
 ## 951 First Financial Resources, Inc.
 ## 952 First Priority Financial, Inc.
 ## 953 Franklin Mortgage Solutions, LLC
 ## 954 Fredericksburg Credit Bureau, Inc.
 ## 955 GARRETT FIRM
 ## 956 GFS, Inc.
 ## 957 Global Asset Management Group, Inc.
 ## 958 GMFS LLC
 ## 959 Gold Star Mortgage Financial Group
 ## 960 Gordon & Wong Law Group, P.C.
 ## 961 GTL Investments, Inc.
 ## 962 Guardian Mortgage Company
 ## 963 Hamilton National Mortgage Company
 ## 964 Interstate Credit & Collection, Inc.
 ## 965 IPAC'S Inc.
 ## 966 Keith D. Weiner & Associates Co., L.P.A.
 ## 967 Kevin B. Wilson Law Offices
 ## 968 KeyBridge Medical Revenue Management
 ## 969 Korn Law Firm, P.A.
 ## 970 Kross, Lieberman & Stone, Inc.
 ## 971 L2C
 ## 972 Lang, Richert & Patch
 ## 973 Law Office of Regent and Associates

974 Legacy Customer Management Group, LLC
 ## 975 Mediation Recovery Center
 ## 976 Merchants Credit Assoc. Inc SC
 ## 977 Midstate Collection Solutions, Inc.
 ## 978 Midwest Acceptance Corp.
 ## 979 Mortgage Lenders of America, LLC
 ## 980 MS Services LLC
 ## 981 National Bureau of Collections, Inc
 ## 982 National Consumer Telecom & Utilities Exchange, Inc.
 ## 983 Nationwide Acceptance LLC
 ## 984 Nationwide Recovery Systems, Ltd
 ## 985 NIC, Inc.
 ## 986 NPS GROUP
 ## 987 Pathfinder Credit Services
 ## 988 Penncro Associates, Inc.
 ## 989 Peterson Enterprises Inc.
 ## 990 Phoenix Health Care Management Services, Inc.
 ## 991 Porsche Financial Services, Inc.
 ## 992 Portland Credit Inc
 ## 993 Professional Service Bureau
 ## 994 R & R Collection Service, Inc.
 ## 995 Rauch-Milliken International, Inc.
 ## 996 RCO Hawaii, LLLC
 ## 997 Receivables Management Corporation
 ## 998 Reliable Credit Association, Inc.
 ## 999 Republic Mortgage Home Loans, LLC
 ## 1000 Resurgence Legal Group, PC
 ## 1001 RMK Financial Corp
 ## 1002 Robert W. Warner & Associates, P.C.
 ## 1003 Rocky Mountain Recovery Group
 ## 1004 Roosen, Varchetti & Olivier, PLLC
 ## 1005 RP Funding Incorporated
 ## 1006 RR Resource-Recovery
 ## 1007 Sa-Vit Enterprises, Inc.
 ## 1008 Sawaya, Rose, McClure & Wilhite, P.C.
 ## 1009 Screening Reports Inc.
 ## 1010 Second Alliance, Inc.
 ## 1011 SERVICELINK LOSS MITIGATION SERVICES
 ## 1012 Signature Bank
 ## 1013 Smith Law Firm, P.C.
 ## 1014 Snow and Sauerteig LLP
 ## 1015 Southern Credit Adjusters, Inc.
 ## 1016 Southern Trust Mortgage
 ## 1017 SouthPoint Financial Services
 ## 1018 Southwest Stage Funding LLC
 ## 1019 Stevens Business Service, Inc.
 ## 1020 Swe Homes LP
 ## 1021 Taylor Arbitration, LLC
 ## 1022 Taylor Morrison Home Funding
 ## 1023 The Castle Law Group, LLC
 ## 1024 The Law Offices of Kenosian & Miele, LLP
 ## 1025 Third Financial Services Corp
 ## 1026 Thomas & Williams LLC
 ## 1027 TSC Accounts Receivable Solutions

## 1028	Underwood Law Firm, LLC
## 1029	United Recovery Worldwide LLC
## 1030	US Mortgage Corporation
## 1031	Wellmont Health System
## 1032	Western Control Services, Inc.
## 1033	Westhill Financial
## 1034	A/R CONCEPTS, INC.
## 1035	Absolute Mortgage Company Inc.
## 1036	Access Receivables Management
## 1037	Account Control Systems, Inc
## 1038	Action Professionals, Inc.
## 1039	Agency of Credit Control
## 1040	Alco Collections, Inc.
## 1041	All American Check Cashing, Inc.
## 1042	Alliance Collection Service
## 1043	Allied Collection Service, Inc. (Indiana)
## 1044	Allied Fidelity Services, LLC
## 1045	Allied Mortgage Group
## 1046	American Revenue Management, Inc.
## 1047	AmeriFirst Home Mortgage
## 1048	Amscot Corporation
## 1049	Ann Arbor Credit Bureau, Inc.
## 1050	Armor Systems Corporation
## 1051	Associated Mortgage Corporation
## 1052	Audit Systems, Inc.
## 1053	Biehl & Biehl, Inc
## 1054	Brazos Higher Education Servicing
## 1055	Brazos Loan Servicing
## 1056	Bursey & Associates, P.C.
## 1057	California Bank & Trust
## 1058	CarFinance Capital LLC
## 1059	Cash Time Title Loans, Inc.
## 1060	CFM Group LLC
## 1061	CHS, Inc.
## 1062	Cohen & Associates
## 1063	Collections Unlimited of Texas
## 1064	Columbia Collection Service, Inc.
## 1065	Complete Credit Solutions, Inc.
## 1066	Conrad Credit Corporation
## 1067	Convergys
## 1068	Credence Resource Management, LLC
## 1069	Credit Bureau of Carbon County
## 1070	Credit International Corporation
## 1071	Credit Services of Oregon, Inc.
## 1072	Credit Solutions, LLC
## 1073	Credit World Services, Inc
## 1074	Crescent Mortgage
## 1075	DAS Acquisition Company, LLC
## 1076	DCQ LLC
## 1077	Delta Outsource Group, Inc.
## 1078	Ditech Mortgage Corp
## 1079	DolEx Dollar Express
## 1080	Education Management Corporation
## 1081	Express Cash Mart Management

1082 FASTBUCKS HOLDING CORPORATION
 ## 1083 FEDERAL PACIFIC CREDIT COMPANY, LLC
 ## 1084 Fidelity National Information Services
 ## 1085 Financial Asset Management, Inc.
 ## 1086 General Information Services, Inc
 ## 1087 George Mason Mortgage, LLC
 ## 1088 Healthcare Management, LLC
 ## 1089 Healthcare Receivables Group, Inc.
 ## 1090 Hosto & Buchan, PLLC
 ## 1091 ID Analytics, Inc.
 ## 1092 iFreedom Direct Corporation
 ## 1093 Insight Capital LLC
 ## 1094 Law Offices of Ed Overcash, LLC
 ## 1095 LeaderOne Financial Corporation
 ## 1096 Main Street Personal Finance
 ## 1097 Maine Educational Loan Authority (MELA)
 ## 1098 Mark A. Kirkorsky, PC
 ## 1099 Medical & Professional Collection Services, Inc. NC.
 ## 1100 Mid-Atlantic Finance Co., Inc.
 ## 1101 Minnesota Life Insurance Company
 ## 1102 Modern Adjustment Bureau
 ## 1103 Mortgage Capital Associates, Inc.
 ## 1104 MSW Capital, LLC
 ## 1105 National Account Systems of Omaha, LLC
 ## 1106 Nationwide Credit Corporation
 ## 1107 Nelson, Watson & Associates, LLC
 ## 1108 Optima Recovery Services LLC.
 ## 1109 Out Tech, Inc.
 ## 1110 Partners Financial Services Inc
 ## 1111 Patriot Mortgage Corporation
 ## 1112 PCS Receivables Corp.
 ## 1113 Phelan Hallinan & Diamond, PC
 ## 1114 PLM Lender Services, Inc.
 ## 1115 Preferred Collection and Management, Inc.
 ## 1116 Professional Recovery Consultants, Inc.
 ## 1117 Regional Trustee Services Corporation
 ## 1118 Russell Collection Agency, Inc
 ## 1119 Sacor Financial, Inc
 ## 1120 Schachter Portnoy, L.L.C.
 ## 1121 Solace Financial
 ## 1122 SUN FINANCE CO., LLC
 ## 1123 Tammac Holdings
 ## 1124 The PrivateBank and Trust Company
 ## 1125 Todd, Bremer & Lawson, Inc.
 ## 1126 Triton Management Group, Inc
 ## 1127 United Collection Service Inc
 ## 1128 Universal Acceptance Corporation
 ## 1129 Universal Account Servicing, LLC
 ## 1130 Vantage Sourcing, LLC
 ## 1131 Venta Financial Group, Inc
 ## 1132 Wright & Lerch Attorneys At Law
 ## 1133 ACH Recovery Solutions
 ## 1134 Action Collection Agencies, Inc.
 ## 1135 Advance Bureau of Collections

1136 Advanced Recovery Systems, Inc.
 ## 1137 Allied Account Services, Inc.
 ## 1138 Allied Business Services, Inc.
 ## 1139 American Credit Bureau, Inc.
 ## 1140 American Financial Network, Inc.
 ## 1141 American Neighborhood Mortgage Acceptance Company LLC
 ## 1142 American Pacific Mortgage Corporation
 ## 1143 American Southwest Mortgage Corporation
 ## 1144 AmeriFirst Financial, Inc.
 ## 1145 Apothaker & Associates, PC
 ## 1146 ARC Management Group, LLC
 ## 1147 Armcon Corp
 ## 1148 Aspire Financial, Inc.
 ## 1149 Asset Recovery Group, Inc.
 ## 1150 Autovest, L.L.C.
 ## 1151 BBVA Puerto Rico
 ## 1152 BluFi Lending
 ## 1153 Brookshaw Management, LLC
 ## 1154 Budget Mortgage Corp.
 ## 1155 California Accounts Service
 ## 1156 Centron Services
 ## 1157 Certified Recovery Inc
 ## 1158 Coastal Financial Solutions, LLC
 ## 1159 Collection Bureau Services, Inc.
 ## 1160 Collection Service of Nevada
 ## 1161 College Loan Corporation
 ## 1162 Columbia Collectors Inc
 ## 1163 Consumer Financial Services
 ## 1164 CRA Collections, Inc
 ## 1165 D. SCOTT CARRUTHERS
 ## 1166 Denovus Corporation, Ltd.
 ## 1167 Diverse Funding Associates LLC
 ## 1168 DRS Financial LLC
 ## 1169 E. A. Uffman & Associates, Inc
 ## 1170 Eaton Group Attorneys LLC
 ## 1171 Element Global Services
 ## 1172 Esser, James & Associates
 ## 1173 Estate Information Services, LLC
 ## 1174 Evergreen Financial Services Inc.
 ## 1175 Fairway Collections, LLC
 ## 1176 Federal Cash Advance, LLC of Oklahoma
 ## 1177 First Step Group, LLC
 ## 1178 Freedman Anselmo Lindberg LLC
 ## 1179 Global Financial Services Group
 ## 1180 Hallmark Home Mortgage, LLC
 ## 1181 Health Services Asset Management, LLC.
 ## 1182 Holloway & Moxley, LLP
 ## 1183 HomeTown Lenders, LLC
 ## 1184 International City Mortgage, Inc.
 ## 1185 Interstate Recovery Service, Inc.
 ## 1186 iServe Trust
 ## 1187 Jacob Law Group, PLLC
 ## 1188 Lakeview Loan Servicing, LLC
 ## 1189 Law Offices of Marvin S. C. Dang, LLC

1190 Live Well Financial, Inc.
 ## 1191 Lockhart Mediation Services
 ## 1192 Lockhart, Morris & Montgomery Inc.
 ## 1193 McCalla Raymer, LLC
 ## 1194 Med-Health Financial Services, Inc.
 ## 1195 MedShield, Inc.
 ## 1196 Midway Resolution Services LLC
 ## 1197 Midwest Fidelity Services, LLC
 ## 1198 Midwest Loan Services, Inc.
 ## 1199 Mortgage Solutions of Colorado, LLC
 ## 1200 National Check Resolution Inc.
 ## 1201 Neuheisel Law Firm, P.C.
 ## 1202 New Hampshire Northeast Credit Services, Inc.
 ## 1203 Olympic Collection Inc.
 ## 1204 Palm Beach Credit Adjustors, Inc
 ## 1205 Patient Accounting Service Center
 ## 1206 Peroutka & Peroutka P.A.
 ## 1207 Professional Accounts Service, Inc. (Indiana)
 ## 1208 R.A.Rogers, Inc.
 ## 1209 Ragan & Ragan, PC
 ## 1210 Results Unlimited, Inc.
 ## 1211 Revenue Enterprises, LLC
 ## 1212 Richard Sokoloff, Attorney At Law
 ## 1213 Robinson, Reagan and Young PLLC
 ## 1214 Sentrrix Financial Services
 ## 1215 Sharinn & Lipshie, P.C.
 ## 1216 Sierra Holdings LLC
 ## 1217 Southern Oregon Credit Service, Inc.
 ## 1218 Specified Credit Association 1, Inc.
 ## 1219 Sprechman & Associates, P.A.
 ## 1220 Suburban Mortgage Company of New Mexico
 ## 1221 TaxServ, LLC
 ## 1222 TrueAccord Corp.
 ## 1223 Williams, Alexander & Assocaites, Inc
 ## 1224 WR Starkey Mortgage, LLP
 ## 1225 Zarzaur and Schwartz, PC
 ## 1226 Account Management Services, Inc.
 ## 1227 Affiliated Acceptance Corporation
 ## 1228 AmerAssist A/R Solutions, Inc.
 ## 1229 American Adjustment Bureau, Inc
 ## 1230 Arcadia Holdings, LLC
 ## 1231 Armada Corp.
 ## 1232 Audit & Adjustment Co. Inc.
 ## 1233 Augusta Collection Agency, Inc.
 ## 1234 Automated Collection Services, Inc.
 ## 1235 Balanced Healthcare Receivables LLC
 ## 1236 Ballybunion Enterprises, Inc
 ## 1237 Berman & Rabin, P.A.
 ## 1238 Brent D. Stamps, Attorney at Law
 ## 1239 Business & Professional Collection Service Inc
 ## 1240 C.Tech Collections, Inc.
 ## 1241 California Recovery Bureau, Inc.
 ## 1242 Coastal Credit, LLC
 ## 1243 Cobalt Mortgage

1244 Collection Service Center, Inc.
 ## 1245 Como Law Firm P.A.
 ## 1246 Concentric Receivables Management, Ltd.
 ## 1247 Credit Management Services, Inc.
 ## 1248 Debt Management, Inc
 ## 1249 Diaz & Associates, Inc.
 ## 1250 Douglas, Chancellor, Meyers and Associates, LLC
 ## 1251 Duck Creek Tribal Financial
 ## 1252 F.H. Cann & Associates, Inc.
 ## 1253 Federated Law Group
 ## 1254 First Continental Mortgage, Ltd
 ## 1255 First Guaranty Mortgage Corporation
 ## 1256 Genworth Financial
 ## 1257 Gragil Associates, Inc.
 ## 1258 Guaranteed Home Mortgage Company, Inc.
 ## 1259 Healthcare Collections-I, LLC
 ## 1260 Hyperion Recovery LLC
 ## 1261 Key 2 Recovery, Inc.
 ## 1262 Lamont, Hanley & Associates, Inc.
 ## 1263 Law Offices of Krista L. White & Associates, P.S.
 ## 1264 Law Offices of Ross Gelfand, LLC
 ## 1265 Mar Joe Enterprises
 ## 1266 Maverick Funding Corp.
 ## 1267 Metro Collection Service, Inc.
 ## 1268 Mid-Michigan Collection Bureau
 ## 1269 NCSPLUS INCORPORATED
 ## 1270 NELSON AND KENNARD
 ## 1271 Nevada Credico, Inc.
 ## 1272 Nevada State Bank
 ## 1273 Niagara Credit Solutions, Inc
 ## 1274 Northwest Collectors Inc.
 ## 1275 NOVA Financial & Investment Corporation
 ## 1276 Nudelman, Klemm & Golub, P.C.
 ## 1277 Paramount Residential Mortgage Group, Inc.
 ## 1278 Pinnacle Capital Mortgage
 ## 1279 Pioneer Credit Company
 ## 1280 Preferred Credit, Inc.
 ## 1281 Prince Parker & Associates
 ## 1282 Professional Placement Services, LLC
 ## 1283 Quick Click Loans, LLC
 ## 1284 Receivables Outsourcing, Inc.
 ## 1285 Regional Acquisition Group, Inc.
 ## 1286 Ridgeway Advisory Group LLC
 ## 1287 RMS-Recovery Management Services, Inc.
 ## 1288 RSB Equity Group, LLC
 ## 1289 SCA Collections, Inc.
 ## 1290 Security National Automotive Acceptance Company, LLC
 ## 1291 Siwell Inc
 ## 1292 Smith, Rouchon & Associates, Inc.
 ## 1293 Stallings Financial Group, Inc.
 ## 1294 State Street Bank
 ## 1295 States Recovery Systems, Inc.
 ## 1296 Student Assistance Foundation
 ## 1297 Terrill Outsourcing Group

1298 Toll Brothers Inc.
 ## 1299 Total Customer Service, Inc.
 ## 1300 Towne Mortgage Company
 ## 1301 Trans-Fast Remittance LLC
 ## 1302 Trinity Financial Services, LLC
 ## 1303 Triple AC Resolutions
 ## 1304 Unified Global Group
 ## 1305 United Check Recovery, LLC
 ## 1306 United Pacific Mortgage
 ## 1307 Veripro Solutions Inc.
 ## 1308 Village Capital and Investment, LLC
 ## 1309 Western Portfolio Assets
 ## 1310 Westgate Arbitration INC
 ## 1311 Whetstone Partners, LLC
 ## 1312 Williams, Rush & Associates, LLC
 ## 1313 360 Mortgage
 ## 1314 AAA Collections
 ## 1315 Accelerated Receivables Management, Inc.
 ## 1316 Account Services Collections, Inc
 ## 1317 ALCHRO INC.
 ## 1318 Amegy Bank
 ## 1319 American Capital Enterprises, Inc.
 ## 1320 American Collection Services, Inc. (OK, TX)
 ## 1321 Bennett Law PLLC
 ## 1322 Bluestein Hirsch and Associates
 ## 1323 Bowman, Heintz, Boscia & Vician, P. C.
 ## 1324 Brennan & Clark, Ltd., LLC
 ## 1325 Buffaloe & Associates, PLC
 ## 1326 CB1, Inc.
 ## 1327 Central States Recovery, Inc.
 ## 1328 CFG Financial Solutions Inc.
 ## 1329 Collins & Hilton Asset Group, LLC
 ## 1330 Constar Financial Services, LLC
 ## 1331 Consumer Financial Debt Services, LLC
 ## 1332 Continental Credit Control
 ## 1333 Credit Bureau of York, Inc.
 ## 1334 Credit Bureau Systems, Inc.
 ## 1335 Credit Management Control, Inc.
 ## 1336 Crown Asset Management, LLC
 ## 1337 Data-Central, LLC
 ## 1338 Diversified Acceptance Corporation
 ## 1339 Financial Assistance Inc
 ## 1340 First Choice Loan Services, Inc.
 ## 1341 Five Lakes Agency
 ## 1342 Goldman Sachs Bank USA
 ## 1343 Greene & Cooper Collections LLC
 ## 1344 Hammerman & Hultgren, P.C.
 ## 1345 Hayt Hayt & Landau, P.L. (FL)
 ## 1346 Helvey & Associates
 ## 1347 J R Brothers Financial, Inc.
 ## 1348 Justice Finance Company
 ## 1349 K. Hovnanian American Mortgage, L.L.C.
 ## 1350 Law Offices of Hayt, Hayt & Landau, LLC
 ## 1351 Lloyd & McDaniel, PLC

## 1352	M. G. Credit, Inc.
## 1353	Medical-Dental-Hospital Bureau of San Antonio
## 1354	Michael Harrison, Attorney at Law
## 1355	MicroBilt / PRBC (formerly CL Verify)
## 1356	MID-ISLAND MORTGAGE CORP
## 1357	Morgan & Pottinger, PSC
## 1358	Nathan & Nathan, P.C.
## 1359	National Filings & Claims
## 1360	National Payment Solutions of New York LLC
## 1361	Nationwide Credit & Collection, Inc.
## 1362	NetSpend Corporation, a TSYS Company
## 1363	Northeast Collection Bureau
## 1364	Omni Financial Group, Inc
## 1365	Patient Account Services, LLC
## 1366	Peoples Home Equity, Inc.
## 1367	Phoenix Financial Services LLC
## 1368	Prosperity Bancshares, Inc
## 1369	RCO Legal, P.S.
## 1370	Receivable Management Group, Inc.
## 1371	Rochester Home Equity, Inc.
## 1372	Royal United Mortgage LLC
## 1373	Silverman & Borenstein, PLLC
## 1374	Social Finance, Inc.
## 1375	The Law Office of Richard Clark
## 1376	The Moore Law Group
## 1377	Thomas, King & Associates
## 1378	Tiburon Financial, LLC
## 1379	Trustmark Corporation
## 1380	Tulsa Adjustment Bureau
## 1381	United Acceptance, Inc
## 1382	United Resource Systems, Inc
## 1383	Wakpamni Lake Community Corporation
## 1384	Walter, Lee & Associates
## 1385	WCS LENDING LLC
## 1386	Weststar Mortgage Corporation
## 1387	WINN LAW GROUP, APC
## 1388	Works & Lentz of Tulsa, Inc.
## 1389	Absolute Collections Corp.
## 1390	Account Management Resources
## 1391	Alaska Commission on Post Secondary Education
## 1392	American Accounts & Advisers Inc.
## 1393	American Recovery Service Incorporated
## 1394	Auto Trakk, LLC
## 1395	Avant Credit Corporation
## 1396	Blueshore Recovery
## 1397	Brumbaugh & Quandahl
## 1398	C&F Mortgage Corporation
## 1399	Castle & Cooke Mortgage
## 1400	Certified Recovery Systems, Inc.
## 1401	Collectibles Management Resources
## 1402	Colorado Housing and Finance Authority
## 1403	Continental Central Credit, Inc.
## 1404	Credit Bureau of Lancaster County, Inc.
## 1405	DCS Enterprises, Inc.

1406 Envoy Mortgage Ltd.
 ## 1407 Flagship Financial Group
 ## 1408 Fresno Credit Bureau
 ## 1409 Global Payments Check Services, Inc.
 ## 1410 Hewitt-Capital
 ## 1411 Home Servicing LLC
 ## 1412 Integrated Recovery Services
 ## 1413 Investment Retrievers, Inc.
 ## 1414 Kings Credit Services
 ## 1415 Law Offices of Palmer, Reifler & Associates, P.A.
 ## 1416 Merchants' Credit Guide Company
 ## 1417 Merchants and Professional Bureau, Inc.
 ## 1418 Millennium Financial Group, L.L.C.
 ## 1419 Morris, Hardwick, Schneider, LLC
 ## 1420 Mortgage Center, L. C.
 ## 1421 Mortgage Research Center, LLC
 ## 1422 MST Financial Services, L.L.C.
 ## 1423 Municipal Collections of America, Inc.
 ## 1424 National Credit Services, Inc.
 ## 1425 Network Funding, L.P.
 ## 1426 Nicholas Financial, Inc.
 ## 1427 Physicians & Dentists Credit Bureau
 ## 1428 Platinum Home Mortgage Corporation
 ## 1429 Ridge & Valley Realty, Inc.
 ## 1430 Rodenburg LLP
 ## 1431 Southern Credit Recovery, Inc.
 ## 1432 Synergetic Communication Inc
 ## 1433 The Law Office of Kevin Z. Shine, PLLC
 ## 1434 Total Recovery Solutions
 ## 1435 Transfinancial Companies, Inc
 ## 1436 Wyndham Capital Mortgage, Inc.
 ## 1437 Zeller & Associates, LLC
 ## 1438 1st Alliance Lending
 ## 1439 Account Resolution Corporation
 ## 1440 Andreu, Palma & Andreu, PL
 ## 1441 APEX Asset Management, LLC
 ## 1442 Business Revenue Systems, Inc.
 ## 1443 CAB Receivables, Inc.
 ## 1444 Capital Alliance Financial, LLC
 ## 1445 Charlottesville Bureau of Credits, Inc
 ## 1446 Cohen Kaplan Tulowitz LLC
 ## 1447 Credit Financial Services, Inc
 ## 1448 Credit Service Company, INC
 ## 1449 Creditors Collection Service
 ## 1450 Data and Contact Management Solutions, LLC
 ## 1451 DLC, LLC
 ## 1452 Dynamic Recovery Services, Inc.
 ## 1453 Evergreen Professional Recoveries, Inc.
 ## 1454 Express Recovery Services, Inc.
 ## 1455 FC HoldCo LLC
 ## 1456 First Heritage Credit, LLC
 ## 1457 GCFS, Inc.
 ## 1458 Guglielmo and Associates
 ## 1459 Hameroff Law Group, P.C.

1460 Hauge Associates, Inc.
 ## 1461 Illinois Collection Service, Inc.
 ## 1462 Imortgage.com, Inc.
 ## 1463 Independent Recovery Resources, Inc.
 ## 1464 Kadent Corporation
 ## 1465 LCS Financial Corporation
 ## 1466 Levy and Associates, LLC
 ## 1467 Lien Enforcement Inc
 ## 1468 Lynx Asset Services, LLC
 ## 1469 Mid Continent Credit Services, Inc
 ## 1470 MidAmerica Mortgage Inc
 ## 1471 Mountain Land Collections, Inc.
 ## 1472 Mullooly Jeffrey Rooney & Flynn
 ## 1473 National Business Factors
 ## 1474 National Collection Systems, Inc.
 ## 1475 Network Capital Funding Corporation
 ## 1476 New York State Higher Education Services Corporation (HESC)-
 ## 1477 Oliver Adjustment Co.
 ## 1478 Orions Management Group, LLC
 ## 1479 P.S.C., Inc
 ## 1480 Professional Credit Management, Inc
 ## 1481 Professional Receivables Network
 ## 1482 R&R Professional Recovery, Inc.
 ## 1483 Razor Capital, LLC
 ## 1484 RFNA, LP
 ## 1485 Rozlin Financial Group, Inc.
 ## 1486 RSI Enterprises, Inc.
 ## 1487 Rushmore Service Center, LLC
 ## 1488 South Carolina Student Loan
 ## 1489 Stenger & Stenger, P.C
 ## 1490 The Stark Collection Agency, Inc.
 ## 1491 Tri-State Adjustments, Inc.
 ## 1492 United Portfolio Corp.
 ## 1493 Unlimited Progress Corp
 ## 1494 USCB Corporation
 ## 1495 Viking Client Services, Inc.
 ## 1496 Waterstone Mortgage Corporation
 ## 1497 Alliance Collection Agencies, Inc.
 ## 1498 Allied Financial Group & Associates
 ## 1499 Apelles, LLC
 ## 1500 Assigned Credit Solutions
 ## 1501 Associated Credit Services, Inc.
 ## 1502 BCA Financial Services, Inc.
 ## 1503 CCB Credit Serivces, Inc
 ## 1504 Computer Credit, Inc.
 ## 1505 Cornerstone Home Lending Inc.
 ## 1506 CountryPlace Acceptance Corporation
 ## 1507 First Choice Assets LLC.
 ## 1508 Goldberg & Peretti, LLC
 ## 1509 Home Financing Center
 ## 1510 Impac Mortgage Holdings, Inc.
 ## 1511 Jerold Kaplan Law Office, P.C.
 ## 1512 Kansas Counselors of Kansas City, Inc.
 ## 1513 Knight Adjustment Bureau

1514 Land/Home Financial Services
 ## 1515 Law Offices Howard Lee Schiff, P.C.
 ## 1516 Law Offices of Zakheim & LaVrar, P.A.
 ## 1517 Lazega & Johanson LLC
 ## 1518 Metropolitan Home Mortgage, Inc.
 ## 1519 MIB Group, Inc.
 ## 1520 Mnet Financial Inc
 ## 1521 National Recoveries, Inc.
 ## 1522 Persolve, LLC - Legal - Series 2
 ## 1523 PLS GROUP, INC
 ## 1524 Receivable Recovery Services, LLC
 ## 1525 Ria Financial
 ## 1526 Russell W Richardson, Attorney at Law
 ## 1527 Scherr & McClure
 ## 1528 Security National Mortgage
 ## 1529 Shermeta, Adams & VonAllmen,PC
 ## 1530 Sierra Pacific Mortgage
 ## 1531 Stanislaus Credit Control Service, Inc.
 ## 1532 Stillman Law Office
 ## 1533 Van Dyk Mortgage Corporation
 ## 1534 Yale Mortgage Corporation
 ## 1535 Account Brokers Inc.
 ## 1536 Brock & Scott, PLLC
 ## 1537 Collectech Diversified, Inc.
 ## 1538 Commercial Acceptance Company
 ## 1539 Credico, Inc.
 ## 1540 Forster, Garbus and Garbus
 ## 1541 J.A. Cambece Law Office, P.C.
 ## 1542 JNR Adjustment Company, Inc
 ## 1543 Lazarus Financial Group, Inc.
 ## 1544 LJ Ross Associates
 ## 1545 MacDowell & Associates, Ltd.
 ## 1546 Mary Jane M. Elliott, P.C. Attorneys At Law
 ## 1547 Matthew Thomas & Associates LLC
 ## 1548 Miller Davis & Peoples
 ## 1549 National Bank of Arizona
 ## 1550 Nationwide Debt Management Solutions, LLC
 ## 1551 Omega RMS, LLC
 ## 1552 Receivable Asset Management
 ## 1553 Remex, Inc.
 ## 1554 Roquemore Holdings LLC
 ## 1555 RSH & Associates, LLC
 ## 1556 The Law Firm of Allan C. Smith
 ## 1557 Trojan Professional Services, Inc.
 ## 1558 Action Collection Service
 ## 1559 Aspen National Financial, Inc.
 ## 1560 Cash Express, LLC
 ## 1561 Cedars Business Services, LLC
 ## 1562 Columbia Recovery Group LLC
 ## 1563 Commercial Trade, Inc.
 ## 1564 Focused Recovery Solutions, Inc.
 ## 1565 Google Inc.
 ## 1566 Granite State Management & Resources
 ## 1567 Habitat for Humanity

1568 Interbank Mortgage Company
 ## 1569 John C. Bonewicz, P.C.
 ## 1570 JP Recovery Services, Inc.
 ## 1571 Kirschnebaum, Phillips & Roach, P.C.
 ## 1572 Liberty Home Equity Solutions, Inc
 ## 1573 Lyons, Doughty & Veldhuis, P.C.
 ## 1574 Merchants and Medical Credit Corporation, Inc.
 ## 1575 MFP, inc.
 ## 1576 MLD Mortgage, Inc.
 ## 1577 Movement Mortgage
 ## 1578 NorthStar Technologies
 ## 1579 One Reverse Mortgage
 ## 1580 Partners for Payment Relief
 ## 1581 Pleasant Valley Home Mortgage Corporation
 ## 1582 Professional Adjustment Corp. of S.W. FL., Inc.
 ## 1583 Professional Recovery Services Inc.
 ## 1584 Suttell & Hammer P.S.
 ## 1585 The Law Office of John P. Frye P.C.
 ## 1586 The TRAF Group
 ## 1587 Velocity Portfolio Group
 ## 1588 Western-Shamrock Corporation
 ## 1589 Academy Mortgage
 ## 1590 Berlin-Wheeler, Inc.
 ## 1591 Carter-Young, Inc.
 ## 1592 Cascade Capital, LLC
 ## 1593 Clark County Collection Service
 ## 1594 Coast to Coast Financial Solutions, Inc.
 ## 1595 Collection Management Company
 ## 1596 Consumer Adjustment Company Incorporated
 ## 1597 Continental Home Loans Inc.
 ## 1598 Critical Resolution Mediation LLC
 ## 1599 Daniels Norelli Scully & Cecere, P.C.
 ## 1600 Fairway Capital Recovery, LLC
 ## 1601 Federated Capital Corporation
 ## 1602 First Investors Financial Services Group, Inc.
 ## 1603 GE Capital Bank
 ## 1604 General Service Bureau, Inc.
 ## 1605 Grant Mercantile Agency
 ## 1606 Green Trust Cash, LLC
 ## 1607 International Computer Systems, Inc.
 ## 1608 Law Offices of Robert J. Colclough, III
 ## 1609 Lender Live
 ## 1610 M.A.R.S. Inc.
 ## 1611 Maury Cobb, Attorney at Law, LLC
 ## 1612 Med-1 Solutions, LLC
 ## 1613 Overton, Russell, Doerr and Donovan, LLP
 ## 1614 Recovery One, LLC
 ## 1615 Sarma
 ## 1616 Select Management Resources, LLC
 ## 1617 Standard Mortgage Corporation
 ## 1618 Supreme Lending
 ## 1619 Texas Higher Education Coordinating Board
 ## 1620 Torres Credit Services, Inc.
 ## 1621 W.J. Bradley Mortgage

1622 Weber & Olcese, PLC
 ## 1623 Zarvad III S.A.
 ## 1624 American Equity Mortgage, Inc.
 ## 1625 Blakely-Witt and Associates, Inc.
 ## 1626 City National Bank
 ## 1627 Clay Chapman Iwamura Pulice & Nervell
 ## 1628 Collection Information Bureau, Inc.
 ## 1629 Collections Acquisition Company, Inc.
 ## 1630 Couch Conville & Blitt LLC
 ## 1631 Credit Bureau Central, Inc
 ## 1632 Deval LLC
 ## 1633 Global Client Solutions
 ## 1634 Global Trust Management LLC
 ## 1635 Healthcare Financial Services, LLC
 ## 1636 Io, Inc.
 ## 1637 Kroll, Inc
 ## 1638 McCullough Payne & Haan, LLC
 ## 1639 MiraMed Revenue Group LLC
 ## 1640 National Commercial Services, Inc
 ## 1641 Nationwide Biweekly Administration, Inc
 ## 1642 Pinnacle Asset Management, LLC
 ## 1643 Primary Residential Mortgage
 ## 1644 Quality Asset Recovery LLC
 ## 1645 Recovery Partners, LLC
 ## 1646 RGS Financial, Inc.
 ## 1647 Seattle Service Bureau, Inc
 ## 1648 Synerprise Consulting Services, Inc.
 ## 1649 WestStar Mortgage Inc.
 ## 1650 Aldous & Associates, PLLC
 ## 1651 Atlantic Recovery Solutions LLC
 ## 1652 Boeing Employees' Credit Union
 ## 1653 Cade Investments LLC
 ## 1654 Consumer Collection Management. Inc
 ## 1655 Financial Filing & Reporting, Inc.
 ## 1656 Financial Management Solutions
 ## 1657 Frost-Arnett Company
 ## 1658 Holloway Credit Solutions
 ## 1659 Homebridge Financial Services, Inc.
 ## 1660 Immediate Credit Recovery
 ## 1661 J.S Resolution Group, Inc.
 ## 1662 Kramer & Frank, P.C.
 ## 1663 Legal Prevention Services, LLC.
 ## 1664 Merchants Credit Adjusters, Inc.
 ## 1665 North American Credit Services
 ## 1666 PMAB, LLC
 ## 1667 PMAC Mortgage Services
 ## 1668 Rausch, Sturm, Israel, Enerson & Hornik, LLC
 ## 1669 Richard J. Boudreau & Associates, LLC
 ## 1670 Sessoms & Rogers, P.A.
 ## 1671 Source Receivables Management LLC
 ## 1672 Southwest Recovery Services, Inc.
 ## 1673 Sterling Infosystems, Inc.
 ## 1674 The Schreiber Law Firm, PLLC
 ## 1675 Thunderbird Collection Specialists, Inc.

1676 U.S. Collections West, Inc.
 ## 1677 United Revenue Corporation
 ## 1678 Xoom
 ## 1679 A.R.M. Solutions, Inc.
 ## 1680 Alliant Capital Management LLC
 ## 1681 American Profit Recovery, Inc
 ## 1682 Avadyne Health Holdings, Inc
 ## 1683 B.C. Services, Inc.
 ## 1684 Cardinal Financial Company, LP
 ## 1685 Clarity Services
 ## 1686 CORNERSTONE RESOLUTION GROUP, INC.
 ## 1687 First Mortgage Corporation
 ## 1688 Galaxy Capital Acquisitions, LLC
 ## 1689 Hollis Cobb Associates
 ## 1690 Law Office of Joe Pezzuto, LLC
 ## 1691 Legal Recovery Law Offices, Inc
 ## 1692 Love, Beal & Nixon, P.C.
 ## 1693 Mandarich Law Group, LLP
 ## 1694 National Principal Group, LLC
 ## 1695 New Day Financial, LLC
 ## 1696 Oliphant Financial Corporation
 ## 1697 Rhode Island Student Loan Authority
 ## 1698 Round Two Recovery
 ## 1699 Sentry Credit, Inc.
 ## 1700 Sentry Recovery and Collections, Inc.
 ## 1701 Sherloq Group, Inc
 ## 1702 Tidewater Finance Company
 ## 1703 Total Card, Inc.
 ## 1704 Zenith Financial Network Inc
 ## 1705 Aurora Financial Group Inc.
 ## 1706 Blitt and Gaines, P.C.
 ## 1707 Everest Receivable Services Inc.
 ## 1708 Glasser and Glasser, PLC
 ## 1709 GreenSky Trade Credit, LLC
 ## 1710 Mariner Finance, LLC
 ## 1711 Optio Solutions, LLC
 ## 1712 RMB, Inc.
 ## 1713 SRA Associates, Inc.
 ## 1714 The Thomas Agency, Inc.
 ## 1715 United Consumers Inc
 ## 1716 VHDA
 ## 1717 Allied International Credit Corporation
 ## 1718 CIT Bank
 ## 1719 Equidata, Inc.
 ## 1720 Fein, Such, Kahn & Shepard, P.C.
 ## 1721 FMA Alliance, Ltd.
 ## 1722 Gateway Mortgage Group, LLC
 ## 1723 Greystone Alliance LLC
 ## 1724 Johnson Mark LLC
 ## 1725 Kirkland Asset Management LLC
 ## 1726 Medical Society Business Services, Inc.
 ## 1727 Mel S. Harris and Associates, LLC
 ## 1728 Neighborhood Assistance Corporation of America ("NACA")
 ## 1729 Pacific Financial Group

1730 Phillips, Reinhard & Associates
 ## 1731 Professional Bureau of Collections of Maryland, Inc.
 ## 1732 Receivables Management Group, Inc.
 ## 1733 Servatus Corporation
 ## 1734 Sun Loan Company
 ## 1735 Vengroff Williams, Inc
 ## 1736 Zions First National Bank
 ## 1737 CAC Financial Corp
 ## 1738 Cawley & Bergmann, LLP
 ## 1739 Eastpoint Recovery Group, Inc
 ## 1740 Financial Asset Resolution, LLC
 ## 1741 First Republic Bank
 ## 1742 Paramount Recovery Systems, L.P.
 ## 1743 Professional Medical Management, Inc.
 ## 1744 Rent Recover, LLC
 ## 1745 Scott Lowery Law Office, P.C.
 ## 1746 Searay Portfolio Management
 ## 1747 The Affiliated Group, Inc
 ## 1748 The Best Service Co., Inc
 ## 1749 United Guaranty
 ## 1750 Weichert Financial Services
 ## 1751 Wilber and Associates, P.C.
 ## 1752 1st Franklin Financial Corporation
 ## 1753 Cherry Creek Strategic Advisors, LLC
 ## 1754 CIR, Law Offices
 ## 1755 Collection Service Bureau, Inc.
 ## 1756 DHI Mortgage
 ## 1757 Duvera Billing Services, LLC
 ## 1758 Eisenburg, Whitman and Associates
 ## 1759 Gurstel Chargo PA
 ## 1760 Herbert P. Sears Co., Inc.
 ## 1761 Hunt & Henriques
 ## 1762 Javitch, Block & Rathbone LLC
 ## 1763 Kimball, Tirey & St. John LLP
 ## 1764 Kondaur Capital Corporation
 ## 1765 Lending Solutions Mortgage/ LSI Mortgage
 ## 1766 N.A.R., Inc.
 ## 1767 New American Funding
 ## 1768 Premier Recovery Group
 ## 1769 RBC Bank (Georgia)
 ## 1770 Renton Collections Inc.
 ## 1771 Residential Finance Corporation
 ## 1772 SFS, Inc
 ## 1773 State Home Mortgage
 ## 1774 Urban Financial Group Inc
 ## 1775 Allgate Financial, LLC
 ## 1776 Ascension Point Recovery Services, LLC
 ## 1777 Community Health Investment Company, LLC.
 ## 1778 Concord Servicing Corporation
 ## 1779 DataMax Corporation
 ## 1780 Financial Corporation of America
 ## 1781 First Financial Services, Inc.
 ## 1782 Frost Bank
 ## 1783 Home Loan Center Inc f/k/a LendingTree

1784 KelKris Associates Inc
 ## 1785 Law Office of Michael J. Scott, PC
 ## 1786 Meridian Financial Services, Inc.
 ## 1787 New Century Financial Services, Inc.
 ## 1788 Northway Broker Ltd.
 ## 1789 Rubin & Yates, LLC
 ## 1790 Suburban Credit Corporation
 ## 1791 The Minacs Group (USA) Inc.
 ## 1792 United Student Aid (USA) Funds
 ## 1793 Universal American Mortgage Company, LLC
 ## 1794 Valentine and Kebartas, Inc.
 ## 1795 Veldos, LLC
 ## 1796 Wheels Financial Group, LLC
 ## 1797 Brinkman Alliance Group
 ## 1798 Collection Bureau of the Hudson Valley, Inc.
 ## 1799 Gateway Funding
 ## 1800 Global United Arbitration LLC
 ## 1801 Kohn Law Firm S.C.
 ## 1802 Machol & Johannes, LLC
 ## 1803 MEFA
 ## 1804 National Recovery Solutions, LLC
 ## 1805 NVR Inc
 ## 1806 Protocol Recovery Service, Inc.
 ## 1807 Quantum Servicing Company
 ## 1808 Reliance Exchange Group
 ## 1809 United Debt Holdings, LLC
 ## 1810 American Student Assistance
 ## 1811 Brown and Joseph, Ltd
 ## 1812 Bull City Financial Solutions, Inc
 ## 1813 Frontline Asset Strategies, LLC
 ## 1814 Liberty Holdings, LLC
 ## 1815 Lustig, Glaser & Wilson, P.C.
 ## 1816 Messerli & Kramer P.A.
 ## 1817 Nationwide Arbitration Services LLC
 ## 1818 Praxis Financial Solutions, Incorporated
 ## 1819 SKO Brenner American, Inc.
 ## 1820 The Northern Trust Company
 ## 1821 The Phoenix Recovery Group
 ## 1822 Tormey Bewley Corporation
 ## 1823 4 Star Resolution LLC
 ## 1824 Atlantic Credit & Finance, Inc.
 ## 1825 Bogman, Inc
 ## 1826 Coastal States Mortgage
 ## 1827 Collection Technology Incorporated
 ## 1828 Eltman, Eltman & Cooper, PC
 ## 1829 Financial Credit Network Inc
 ## 1830 FMS Inc.
 ## 1831 Glass Mountain Capital, LLC
 ## 1832 HireRight Solutions, Inc.
 ## 1833 Lendmark Financial Services, LLC
 ## 1834 LHR Inc.
 ## 1835 Prudent Law Group
 ## 1836 UBS Bank
 ## 1837 USCB, INC.

1838 Webster Account Solutions LLC
 ## 1839 Admin Recovery, LLC
 ## 1840 BYL Collection Services
 ## 1841 Early Warning Services, LLC
 ## 1842 FirstBank
 ## 1843 Jon Barry and Associates, Inc.
 ## 1844 Meade & Associates, Inc.
 ## 1845 Plaza Home Mortgage
 ## 1846 Red Cedar Services, Inc
 ## 1847 Regional Credit Solutions
 ## 1848 Revenue Assistance Corporation dba Revenue Group
 ## 1849 Security Credit Services, LLC
 ## 1850 American Credit Acceptance, LLC
 ## 1851 American Financial Resources, Inc.
 ## 1852 Americollect Inc
 ## 1853 AR Resources, Inc.
 ## 1854 BAM Financial, LLC
 ## 1855 Bonneville Billing and Collections
 ## 1856 Designed Receivable Solutions, Inc.
 ## 1857 Dynia & Associates, LLC
 ## 1858 Fidelity Capital Holdings, Inc.
 ## 1859 Fidelity Information Corporation
 ## 1860 Financial Recovery Services, Inc.
 ## 1861 FirstPoint Collection Resources
 ## 1862 Harley-Davidson Financial Services, Inc.
 ## 1863 Media Collections, Inc
 ## 1864 Merchants Credit Corporation
 ## 1865 P&B Capital Group, LLC
 ## 1866 SN SERVICING CORPORATION
 ## 1867 Streamline Recovery Inc
 ## 1868 Student Loan Finance Corporation
 ## 1869 TekCollect Inc.
 ## 1870 The Law Offices of Mitchell D. Bluhm & Associates
 ## 1871 Unique Management Services, Inc
 ## 1872 United PanAm Financial Corp.
 ## 1873 Valarity, LLC
 ## 1874 Array Services Group, Inc.
 ## 1875 CarMax, Inc.
 ## 1876 CMG Financial
 ## 1877 Gulf Coast Collection Bureau, Inc.
 ## 1878 Malcolm S. Gerald and Associates, Inc.
 ## 1879 Pulte Mortgage
 ## 1880 Senex Services Corp.
 ## 1881 Stonegate Mortgage Corporation
 ## 1882 Webcollex, LLC
 ## 1883 AALM Consulting Services LTD (International company)
 ## 1884 BOC LLC
 ## 1885 Coast Professional, Inc.
 ## 1886 Consolidated Management Group, LLC
 ## 1887 FINEX Group LLC
 ## 1888 QC Holdings, Inc.
 ## 1889 Reliant Capital Solutions, LLC
 ## 1890 West Bay Acquisitions, LLC
 ## 1891 ADR ARBITRATION SERVICES

## 1892	Alliance Asset Management, Inc
## 1893	AMCOL Systems, Inc.
## 1894	Escallate, LLC
## 1895	Fidelity National Financial, Inc
## 1896	First American Title Insurance Company
## 1897	Heartland Payment Systems
## 1898	Professional Recovery Management
## 1899	RS Clark and Associates, Inc.
## 1900	Solomon and Solomon, P.C.
## 1901	World Recovery Service, LLC
## 1902	American Internet Mortgage, Inc
## 1903	Asset Management Professionals, LLC
## 1904	Avante
## 1905	Central Portfolio Control Inc.
## 1906	DTA GROUP LLC
## 1907	Fulton Friedman & Gullace LLP
## 1908	Proficio Mortgage Ventures, LLC
## 1909	Rubin & Rothman, LLC
## 1910	State Employee's Credit Union
## 1911	The Bureaus, Inc.
## 1912	The Law Office of Daniel Slane
## 1913	Universal Fidelity LP
## 1914	Atlanticus Services Corporation
## 1915	Choice Recovery, Inc.
## 1916	Deca Financial Services LLC
## 1917	Deutsche Bank
## 1918	DFC Global Corp
## 1919	First Marblehead Education Resources
## 1920	Gold Key Credit, Inc.
## 1921	Investors Bank
## 1922	Iowa Student Loan
## 1923	McKellar & Associates Group, Inc.
## 1924	ResidentCollect, Inc.
## 1925	ARS National Services, Inc.
## 1926	Credit Corp Solutions Inc.
## 1927	HIGHLAND FINANCIAL SERVICES
## 1928	Loan To Learn
## 1929	Pinnacle Recovery, Inc.
## 1930	RentDebt Automated Collections, LLC
## 1931	Virtuoso Sourcing Group, LLC.
## 1932	Lobel Financial Corporation
## 1933	Medical Business Bureau
## 1934	Mutual Financial Partners
## 1935	Umpqua Holdings Corporation
## 1936	Blatt, Hasenmiller, Leibsker & Moore, LLC
## 1937	Harbinger Processing Group LLC
## 1938	Nations Recovery Center
## 1939	Patenaude & Felix APC
## 1940	World Omni Financial Corp.
## 1941	California Business Bureau, Inc.
## 1942	Ceannate
## 1943	Dominion Law Associates, P.L.L.C.
## 1944	Financial Asset Management Systems, Inc.
## 1945	NCB Management Services, Inc.

1946 Pacific Union Financial, LLC
 ## 1947 Rabobank
 ## 1948 Southern Management Corp
 ## 1949 Southern Management Systems Inc.
 ## 1950 Accurate Financial Partners
 ## 1951 FCI Lender Services Inc.
 ## 1952 Gatestone & Co. International Inc.
 ## 1953 Tate and Kirlin Assoc
 ## 1954 Arnold Scott Harris, P.C.
 ## 1955 Clear Debt Solutions, LLC
 ## 1956 Dyck-O'Neal, Inc.
 ## 1957 Guaranteed Rate
 ## 1958 Nationwide Financial Group
 ## 1959 PrimeLending, A PlainsCapital Company
 ## 1960 The Receivable Management Services Corporation
 ## 1961 Vision Financial Corp.
 ## 1962 Cohen & Slamowitz, LLP
 ## 1963 Collection Consultants of California
 ## 1964 Forster & Garbus LLP
 ## 1965 Marauder Corporation
 ## 1966 R & B Corporation of Virginia
 ## 1967 Second Round Limited Partnership
 ## 1968 Adler Wallach & Associates, Inc.
 ## 1969 Alpha Recovery Corp
 ## 1970 American Advisors Group
 ## 1971 Emerald Canyon Capital, LLC
 ## 1972 Generation Mortgage
 ## 1973 Jim Bottin Enterprises, Inc
 ## 1974 Rent Recovery Solutions
 ## 1975 Accelerated Financial Solutions, LLC
 ## 1976 First Federal Credit Control
 ## 1977 James B. Nutter & Company
 ## 1978 Nationwide Advantage Mortgage Company
 ## 1979 American Collections Enterprise, Inc.
 ## 1980 BlueChip Financial
 ## 1981 Capital Accounts, LLC
 ## 1982 Credit Central Holdings, LLC
 ## 1983 GLA Collection Company, Inc.
 ## 1984 Monterey Financial Services, Inc.
 ## 1985 North American Asset Services, LLC
 ## 1986 Primary Financial Services L.L.C.
 ## 1987 Radius Global Solutions LLC
 ## 1988 Stephens and Michaels Associates, Inc.
 ## 1989 American Coradius International LLC
 ## 1990 East West Bank
 ## 1991 Allied Collection Services, Inc. (Nevada)
 ## 1992 Banco Santander Puerto Rico
 ## 1993 Contract Callers, Inc.
 ## 1994 First Financial Asset Management, Inc.
 ## 1995 Hillcrest Davidson & Assoc
 ## 1996 Linebarger Goggan Blair & Sampson, LLP
 ## 1997 Phillips & Cohen Associates, Ltd.
 ## 1998 Washington Federal
 ## 1999 Bank of Hawaii

## 2000	Berks Credit and Collections, Inc.
## 2001	Cottonwood Financial Ltd.
## 2002	First Hawaiian Bank
## 2003	Sun West Mortgage Company, Inc.
## 2004	Credit Systems International, Inc.
## 2005	IBERIABANK
## 2006	McCarthy, Burgess & Wolff, Inc.
## 2007	BancorpSouth Bank
## 2008	Client Services, Inc.
## 2009	Rash Curtis and Associates
## 2010	Stoneleigh Recovery Associates, LLC
## 2011	Embrace Home Loans Inc
## 2012	Innovis
## 2013	Monarch Recovery Holdings, Inc.
## 2014	Planet Home Lending, LLC
## 2015	Prospect Mortgage
## 2016	United Recovery Group, LLC
## 2017	United Shore Financial Services, LLC
## 2018	WAKEFIELD & ASSOCIATES, INC.
## 2019	Caine & Weiner Co. Inc.
## 2020	Charles Schwab Bank
## 2021	GVA Holdings, LLC
## 2022	Mercedes-Benz Financial Services
## 2023	Oracle Financial Group LLC.
## 2024	Professional Finance Company, Inc.
## 2025	State Collection Service, Inc.
## 2026	Worldwide Processing Group, LLC
## 2027	Ability Recovery Services, LLC
## 2028	Account Discovery Systems, LLC
## 2029	LTD Financial Services, L.P.
## 2030	Great Lakes
## 2031	MOHELA
## 2032	Quality Loan Service Corporation
## 2033	Access Group
## 2034	Credit Card Receivables Fund Incorporated
## 2035	EZCORP, Inc.
## 2036	Franklin American Mortgage Company
## 2037	Harris & Harris, Ltd.
## 2038	Ray Klein, Inc.
## 2039	Aargon Agency, Inc.
## 2040	Optimum Outcomes, Inc.
## 2041	Risecredit, LLC
## 2042	The Regional Adjustment Bureau, Incorporated
## 2043	Credit Bureau Collection Services, Inc.
## 2044	Delta Management Associates, Inc.
## 2045	Eastern Account Systems of Connecticut, Inc.
## 2046	VW Credit, Inc
## 2047	Asset Management Outsourcing, Inc.
## 2048	CoreLogic
## 2049	Leading Edge Recovery Solutions, LLC
## 2050	Continental Finance Company, LLC
## 2051	Gryphon Corp
## 2052	Red Rock Tribal Lending
## 2053	Regional Management Corp.

2054 RMP Group Inc.
 ## 2055 Stearns Lending
 ## 2056 Harvard Collections, LLC
 ## 2057 Northstar Location Services, LLC
 ## 2058 Byrider Franchising, LLC
 ## 2059 Capio Partners, LLC
 ## 2060 Delray Capital, LLC
 ## 2061 FirstBank of Puerto Rico
 ## 2062 Prestige Financial Services, Inc.
 ## 2063 Revenue Recovery Corporation
 ## 2064 Army and Air Force Exchange Service
 ## 2065 Asset Recovery Solutions, LLC
 ## 2066 ATG Credit, LLC
 ## 2067 R.M. Galicia, Inc.
 ## 2068 Asta Funding, Inc
 ## 2069 Federal Bond and Collection Service, Inc.
 ## 2070 Diversified Adjustment Service, Inc.
 ## 2071 Professional Debt Mediation, Inc.
 ## 2072 Sunrise Credit Services Inc.
 ## 2073 Credit Bureau of Napa
 ## 2074 Genesis Lending
 ## 2075 Halsted Financial Services, LLC.
 ## 2076 TMX Finance LLC
 ## 2077 Mortgage Investors Corporation
 ## 2078 ONLINE Information Services, Inc.
 ## 2079 First Advantage Corporation
 ## 2080 Franklin Credit Management
 ## 2081 Medical Data Systems, Inc.
 ## 2082 Account Control Technology, Inc.
 ## 2083 Financial Credit Service, Inc.
 ## 2084 Transworld Systems Inc.
 ## 2085 DriveTime
 ## 2086 Guild Mortgage
 ## 2087 Tower Loan
 ## 2088 Collection Bureau of America Ltd.
 ## 2089 Higher Education Student Assistance Authority (HESAA)
 ## 2090 Vital Solutions, Inc.
 ## 2091 Sallie Mae
 ## 2092 Global Recovery Group
 ## 2093 Check into Cash, Inc.
 ## 2094 Exeter Finance Corp
 ## 2095 Windham Professionals
 ## 2096 Ad Astra Recovery Services Inc
 ## 2097 Amsher Collection Services, Inc.
 ## 2098 Consumer Portfolio Services
 ## 2099 Accounts Receivable Management, Inc.
 ## 2100 Altisource Portfolio Solutions, S.A.r.l.
 ## 2101 Progressive Financial Services, Inc.
 ## 2102 UMB Bank
 ## 2103 Global Credit & Collection Corporation
 ## 2104 Zwicker & Associates
 ## 2105 Capital Management Services, LP
 ## 2106 First Citizens
 ## 2107 Gila LLC

## 2108	Turning Point Solutions LLC
## 2109	First Credit Services Inc.
## 2110	Solidus Group LLC.
## 2111	World Acceptance Corporation
## 2112	Third Federal Savings & Loan
## 2113	HCFS Health Care Financial Services, Inc.
## 2114	MRS BPO, L.L.C.
## 2115	Susquehanna Bank
## 2116	Focus Holding Company
## 2117	JH Portfolio Debt Equities, LLC
## 2118	LexisNexis
## 2119	SIMM Associates, Inc.
## 2120	LoanDepot
## 2121	Reverse Mortgage Solutions
## 2122	Van Ru Credit Corporation
## 2123	Mercantile Adjustment Bureau, LLC
## 2124	Nelnet
## 2125	ClearSpring Loan Services, Inc.
## 2126	Westlake Services, LLC
## 2127	NCC Business Services, Inc.
## 2128	Zions Bancorporation
## 2129	Oxford Law, LLC
## 2130	FirstSource Advantage, LLC
## 2131	Hudson City Savings Bank
## 2132	Whitney Bank
## 2133	ProCollect, Inc
## 2134	Amerisave
## 2135	CMRE Financial Services, Inc.
## 2136	First Associates Loan Servicing LLC
## 2137	ConServe
## 2138	E*Trade Bank
## 2139	United Collection Bureau, Inc.
## 2140	Franklin Collection Service, Inc.
## 2141	BMW Financial Services
## 2142	Checksmart Financial Company
## 2143	Commerce Bank
## 2144	Debt Recovery Solutions, LLC
## 2145	BNY Mellon
## 2146	North Shore Agency, LLC
## 2147	Security Finance
## 2148	Frederick J. Hanna & Associates, P.C.
## 2149	Grant & Weber
## 2150	Mobiloans, LLC
## 2151	Arbor Residential Mortgage LLC
## 2152	Sterling Jewelers Inc.
## 2153	URS Holdings LLC
## 2154	Trident Asset Management, L.L.C.
## 2155	United Recovery Systems, LP
## 2156	Webster Bank
## 2157	Valley National Bank
## 2158	Williams & Fudge, Inc
## 2159	Weltman, Weinberg & Reis
## 2160	Statebridge Company
## 2161	Integrity Solution Services, Inc.

## 2162	Fay Servicing, LLC
## 2163	Tenet HealthCare Corporation
## 2164	Associated Bank
## 2165	21st Mortgage Corporation
## 2166	Pressler & Pressler, LLP
## 2167	Commercial Recovery Systems
## 2168	ARM WNY LLC
## 2169	RJM Acquisitions LLC
## 2170	Astoria Bank
## 2171	GC Services Limited Partnership
## 2172	Southwest Credit Systems, L.P.
## 2173	Advance America, Cash Advance Centers, Inc.
## 2174	CL Holdings, LLC
## 2175	Vanderbilt Mortgage & Finance
## 2176	BankUnited
## 2177	National Enterprise Systems, Inc.
## 2178	I.Q. Data International, Inc.
## 2179	SquareTwo Financial Corporation
## 2180	Synovus Bank
## 2181	Hyundai Capital America
## 2182	Speedy Cash Holdings
## 2183	FAIR COLLECTIONS & OUTSOURCING, INC.
## 2184	State Farm Bank
## 2185	Northland Group, Inc.
## 2186	Direct Financial Solutions LLC
## 2187	Banco Popular North America
## 2188	BOK Financial Corp
## 2189	Enhanced Acquisitions, LLC
## 2190	Penn Credit Corporation
## 2191	NRA Group, LLC
## 2192	Credit Acceptance Corporation
## 2193	AllianceOne Recievables Management
## 2194	National Credit Adjusters, LLC
## 2195	People's United Bank
## 2196	HOVG, LLC
## 2197	Dovenmuehle Mortgage Inc.
## 2198	Real Time Resolutions
## 2199	Ford Motor Credit Company
## 2200	FirstMerit Bank
## 2201	MetLife Bank
## 2202	MNE Services, Inc
## 2203	Nissan Motor Acceptance Corporation
## 2204	Morgan Stanley
## 2205	ECMC Group, Inc.
## 2206	Premium Asset Services, LLC
## 2207	Performant Financial Corporation
## 2208	First National Collection Bureau, Inc.
## 2209	Banco Popular de Puerto Rico
## 2210	Shellpoint Partners, LLC
## 2211	Rushmore Loan Management Services LLC
## 2212	American Honda Finance Corporation
## 2213	Round Point Mortgage
## 2214	Retrieval-Masters Creditors Bureau, Inc.
## 2215	The CMI Group, Inc.

##	2216	First Data Corporation
##	2217	Pinnacle Credit Services, LLC
##	2218	Provident Funding
##	2219	Freedom Mortgage
##	2220	First Tennessee Bank
##	2221	Hunter Warfield, Inc.
##	2222	ACE Cash Express Inc.
##	2223	New York Community Bank
##	2224	Credit Protection Association, L.P.
##	2225	Loan Care
##	2226	National Credit Systems, Inc.
##	2227	Commonwealth Financial Systems, Inc.
##	2228	GM Financial
##	2229	Servis One, Inc.
##	2230	Selene Finance
##	2231	Toyota Motor Credit Corporation
##	2232	Pentagon FCU
##	2233	Receivables Performance Management LLC
##	2234	MoneyGram
##	2235	Arvest Bank
##	2236	Union Bank
##	2237	CCS Financial Services, Inc.
##	2238	ACS Education Services
##	2239	First Niagara Bank
##	2240	The CBE Group, Inc.
##	2241	Stellar Recovery Inc.
##	2242	Comerica
##	2243	Springleaf Finance Corporation
##	2244	PennyMac Loan Services, LLC
##	2245	West Corporation
##	2246	Bank of the West
##	2247	CNG Financial Corporation
##	2248	Afni, Inc.
##	2249	Cavalry Investments, LLC
##	2250	I.C. System, Inc.
##	2251	First National Bank of Omaha
##	2252	EOS Holdings, Inc.
##	2253	Residential Credit Solutions
##	2254	Diversified Consultants, Inc.
##	2255	Carrington Mortgage
##	2256	FNIS (Fidelity National Information Services, Inc.)
##	2257	BMO Harris
##	2258	Western Union
##	2259	Quicken Loans
##	2260	Dynamic Recovery Solutions, LLC
##	2261	BBVA Compass
##	2262	CashCall, Inc.
##	2263	Caliber Home Loans, Inc
##	2264	The Huntington National Bank
##	2265	Santander Bank US
##	2266	EverBank
##	2267	Convergent Resources, Inc.
##	2268	Allied Interstate LLC
##	2269	Enova International, Inc.

## 2270	PayPal
## 2271	TCF National Bank
## 2272	Bayview Loan Servicing, LLC
## 2273	Sovereign Bank
## 2274	Delbert Services
## 2275	Enhanced Recovery Company, LLC
## 2276	Navy FCU
## 2277	KeyBank NA
## 2278	PHH Mortgage
## 2279	Santander Consumer USA
##	No_of_complaints
## 1	1
## 2	1
## 3	1
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## 2226	261
## 2227	262
## 2228	262
## 2229	271
## 2230	276
## 2231	279
## 2232	280
## 2233	282
## 2234	294
## 2235	296
## 2236	299
## 2237	302
## 2238	312
## 2239	318
## 2240	318
## 2241	319
## 2242	335
## 2243	350
## 2244	358
## 2245	359
## 2246	360
## 2247	382
## 2248	388
## 2249	394
## 2250	406
## 2251	410
## 2252	423
## 2253	435
## 2254	454
## 2255	465
## 2256	479
## 2257	489

## 2258	513
## 2259	522
## 2260	575
## 2261	586
## 2262	617
## 2263	630
## 2264	633
## 2265	635
## 2266	640
## 2267	641
## 2268	663
## 2269	670
## 2270	687
## 2271	723
## 2272	768
## 2273	771
## 2274	787
## 2275	810
## 2276	861
## 2277	913
## 2278	933
## 2279	984

Data Acquisition using PostgreSQL

Code to Create Table in SQL database

```
##CREATE TABLE consumercomps(
##  complaint_id integer PRIMARY KEY,
##  product varchar(50),
##  subproduct varchar(100),
##  issue varchar(100),
##  subissue varchar(100),
##  state char(2),
##  zipcode integer,
##  submittedvia varchar(25),
##  datereceived date,
##  datesenttocompany date,
##  company varchar(100),
##  companyresponse varchar(60),
##  timelyresponse char(3),
##  consumerdisputed char(3)
## );
```

Note - Create table SQL above is shown as commented code using R comment syntax.

Code to Load data into SQL database

```
##COPY consumercomps(complaint_id,product,subproduct,issue,subissue,state,zipcode
##,submittedvia,datereceived,datesenttocompany,company,companyresponse,timelyresp##onse,consumerdispute
```

Note - Load table SQL above is shown as commented code using R comment syntax.

Data Analysis using PostgreSQL

Complaints raised for each financial product

##	product	no_of_complaints
## 1	Mortgage	128731
## 2	Debt collection	47217
## 3	Credit reporting	43120
## 4	Credit card	42588
## 5	Bank account or service	39177
## 6	Consumer loan	9862
## 7	Student loan	9773
## 8	Payday loan	1739
## 9	Money transfers	1623

Top 10 states with highest number of complaints

##	state	no_of_complaints
## 1	CA	48516
## 2	FL	31268
## 3	TX	22648
## 4	NY	22254
## 5	GA	13956
## 6	NJ	13225
## 7	PA	11493
## 8	IL	11183
## 9	MD	10564
## 10	VA	10472

States categorized into Best, Average and Worst based on number of complaints

##	state	no_of_complaints	category
## 1	IL	11183	AVERAGE
## 2	OH	10042	AVERAGE
## 3	GA	13956	AVERAGE
## 4	NJ	13225	AVERAGE
## 5	MD	10564	AVERAGE
## 6	PA	11493	AVERAGE
## 7	VA	10472	AVERAGE
## 8	AE	120	BEST
## 9	GU	35	BEST
## 10	NM	1549	BEST
## 11	AK	398	BEST
## 12	NC	8940	BEST
## 13	OR	3798	BEST

## 14	VT	574	BEST
## 15	MS	1384	BEST
## 16	AR	1341	BEST
## 17	MO	4282	BEST
## 18	IN	3520	BEST
## 19	HI	1184	BEST
## 20	WY	344	BEST
## 21	UT	1674	BEST
## 22	MI	8994	BEST
## 23	MP	16	BEST
## 24	KS	1509	BEST
## 25	VI	62	BEST
## 26	AA	10	BEST
## 27	WI	3629	BEST
## 28	DC	1863	BEST
## 29	MN	3762	BEST
## 30	NE	1007	BEST
## 31	CT	4009	BEST
## 32	NV	3640	BEST
## 33	PR	665	BEST
## 34	OK	2038	BEST
## 35	AL	2966	BEST
## 36	DE	1762	BEST
## 37	WV	820	BEST
## 38	CO	5545	BEST
## 39	ND	249	BEST
## 40	WA	6656	BEST
## 41	KY	2231	BEST
## 42	ME	1117	BEST
## 43	RI	1193	BEST
## 44	TN	4588	BEST
## 45	SD	432	BEST
## 46	NH	1890	BEST
## 47	IA	1303	BEST
## 48	AP	86	BEST
## 49	SC	3789	BEST
## 50	MH	18	BEST
## 51	ID	1055	BEST
## 52	FM	18	BEST
## 53	AZ	7145	BEST
## 54	LA	2918	BEST
## 55	MT	540	BEST
## 56	PW	7	BEST
## 57	AS	10	BEST
## 58	MA	6789	BEST
## 59	FL	31268	WORST
## 60	TX	22648	WORST
## 61	CA	48516	WORST
## 62	NY	22254	WORST

Top 10 companies having highest number of complaints

##	company	no_of_complaints
----	---------	------------------

## 1	Bank of America	42620
## 2	Wells Fargo	29280
## 3	JPMorgan Chase	22871
## 4	Citibank	16954
## 5	Experian	15461
## 6	Equifax	14579
## 7	Ocwen	14544
## 8	TransUnion	11365
## 9	Capital One	10521
## 10	Nationstar Mortgage	7827

Yearly trend of complaints

##	year	no_of_complaints
## 1	2011	2566
## 2	2012	72553
## 3	2013	108251
## 4	2014	140460

Monthly trend of complaints

##	year	month	no_of_complaints
## 1	2011	11	11
## 2	2011	12	2555
## 3	2012	1	3265
## 4	2012	2	3508
## 5	2012	3	6248
## 6	2012	4	5724
## 7	2012	5	7627
## 8	2012	6	7859
## 9	2012	7	6787
## 10	2012	8	6880
## 11	2012	9	5499
## 12	2012	10	6764
## 13	2012	11	6129
## 14	2012	12	6263
## 15	2013	1	9823
## 16	2013	2	8331
## 17	2013	3	8708
## 18	2013	4	8649
## 19	2013	5	8157
## 20	2013	6	8036
## 21	2013	7	9294
## 22	2013	8	9559
## 23	2013	9	9654
## 24	2013	10	9232
## 25	2013	11	9309
## 26	2013	12	9499
## 27	2014	1	12650
## 28	2014	2	13049
## 29	2014	3	13969
## 30	2014	4	13847

##	31	2014	5	12152
##	32	2014	6	12554
##	33	2014	7	13375
##	34	2014	8	13056
##	35	2014	9	12382
##	36	2014	10	12708
##	37	2014	11	9723
##	38	2014	12	995

[1] TRUE

[1] TRUE