## **Secondary & Tertiary Collections**

### **Strategic Recovery for Hard-to-Collect Accounts**

Even after a primary agency fails to resolve an account, that debt isn’t a lost cause. **Elite Portfolio Management** specializes in **secondary and tertiary placements** — giving clients a second (and third) chance to maximize recovery on previously worked, low-performing accounts.

Our seasoned team brings a fresh strategy, modern tools, and deep compliance expertise to portfolios other agencies couldn’t collect — with a proven ability to recover value while preserving consumer goodwill.

### **Why Elite for Secondary & Tertiary?**

* **Fresh Perspective, Better Results** Accounts that other firms couldn’t resolve receive new attention from our skilled agents, powered by real-time data and AI-supported contact logic.
* **Advanced Segmentation** We re-analyze your uncollected inventory using updated analytics, contact modeling, and behavioral scoring to identify where recovery is still viable.
* **Brand-Conscious Communication** Our approach prioritizes professionalism and respect. Even late-stage accounts are treated with care and transparency — aligned with your public image.
* **Motivation for Your First Agency** In many cases, assigning accounts to a secondary agency encourages better performance from your primary firm, knowing their time to collect is limited.

### **Results You Can Expect**

✅ Increased overall recovery across all tiers

✅ Reduction in dormant or stale account loss

✅ More cash flow from non-performing placements

✅ Cost-effective access to proven recovery teams

✅ Enhanced auditability and compliance tracking

### **We Pick Up Where Others Drop Off**

Your existing agencies may have reached their limit — but we haven’t. Let Elite’s **secondary and tertiary strategies** help you recover what’s still possible before the portfolio becomes a write-off.

📞 **Call 1-800-XXX-XXXX** to speak with our recovery solutions team today.

### **Legal Notice**

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

**Elite Portfolio Management**

PO Box [Insert Address]

[City, State ZIP]

📞 1-800-XXX-XXXX