

CIB Recovery

1013 West Main Street

Suite 1

Greensburg, Indiana

47240

Phone: (812) 222-2002

Fax: (812) 222-2003

Dear Sir or Ma'am,

We are proud to announce CIB Agency has changed to CIB Recovery. It is now under new management and our main office is located in Greensburg, Indiana. We have three storage lots through-out Indiana, they are located in Indianapolis, Greensburg and Elberfeld. Our team of nine working agents who live through-out the state run cases seven days a week. Our coverage area includes all of Indiana including a 50 mile radius of Evansville and the Cincinnati area.

We have five trucks equipped with lap tops and air cards that let the agents access the Recovery Database Network 24/7. This network lets the agents access open files and information on debtors. Agents can easily update cases and let you, our client, know the progress on the case. Each truck is also equipped with its own cell phone so the agents can be contacted and updated on new information at all times.

I hope you found this information helpful and plan on using our agency. Please contact us for more information or if you have any questions.

Sincerely,

Richard A. Moore, President
CIB Recovery



CIB Recovery, INC

Richard Moore,
President

Barb Moore,
Vice President

800.782.2586
317. 862.1210
812.222.2002

Fax: 888.247.3012

1013 West Main Street

Suite 1

Greensburg, Indiana

47240



Dear Prospective Client,

I am proud to announce CIB Agency has changed to CIB Recovery. Allow me to introduce our agency to you by way of this packet. Our company provides experience, safe and low cost recovery. We hope that our coverage area of the entire state of Indiana, the northern part of Kentucky, Cincinnati area, and southeastern Illinois, along with the fact that we are located on the same campus as Manheim Indianapolis Auto Auction, helps you with your recovery decision. Included in this packet is a map showing coverage areas.

Laptop computers with air-cards are installed in our five (5) repossession trucks. This allows our agents to access the Recovery Database Network (RDN) and provide you with updates on your cases. This also allows our agents to pull up information on the case and debtor 24/7. Each truck is also equipped with a cell phone designated for that truck only. This allows easy communication between the office and the recovery agents while they are working cases. We have 9 agents whom live through-out the state and run at all times of the day.

After reviewing the enclosed information, if you believe we might be of assistance to you in some way, please contact us.

It should be noted we participate in IRepo and Recovery Data Base (RDN).

We are confident that once you choose our agency, your percentage of recoveries will increase for this coverage area. Many of our current clients have stated this many times.

If you have any questions at all please feel free to contact our office, we will be more than happy to assist you in any way possible.

Sincerely,

Richard A. Moore, President

CERTIFICATION

CIB is proud to be recognized by Matrix Educational Systems as **Certified Asset Recovery Specialists™**. **C.A.R.S.™** is the only national certification program in the recovery industry. The C.A.R.S.™ designation distinguishes the graduate as being a certified, competent agent by the only comprehensive national training program that is nationally recognized by the collateral recovery profession. The **Certified Asset Recovery Specialists™ (C.A.R.S.™) National Training and certification Program is currently being used in 46 states and Canada.** The **C.A.R.S.™ Program** has been endorsed by leaders in the collateral recovery profession, insurance carriers and attorneys as an invaluable “tool” for certification of competency within this profession, for reducing the potential for liability, litigation, insurance claims, physical injury, and for elevating the image of the collateral recovery specialist as a consummate professional to those you serve.

A Non-Certified Repossessor could be the worst investment you've ever made.

Did you know?

- As a creditor, there is no action that you could take that carries any higher risk of litigation than repossession.
- A poor choice of a recovery agent leaves you, the creditor, largely responsible for any problems that surface during the whole operation.
- Alarming numbers of individuals are entering the collateral recovery business without receiving proper training and with little or no knowledge of the UCC or the rules and laws governing self-help repossession. They also carry the minimal tow insurance rather than the full coverage for repossession.

**CIB is Bonded
Fully Insured
Nationally Certified**

Fee Schedule

Please Contact us for further information or any questions

Phone: (812) 222-2002

Fax: 800-782-2586

Involuntary \$385.00

Voluntary \$175.00

No mileage fees, No fuel surcharge fees

We will cover all of the shaded area shown below. No more than 50 miles out of Evansville.

Other Fees:

Storage:

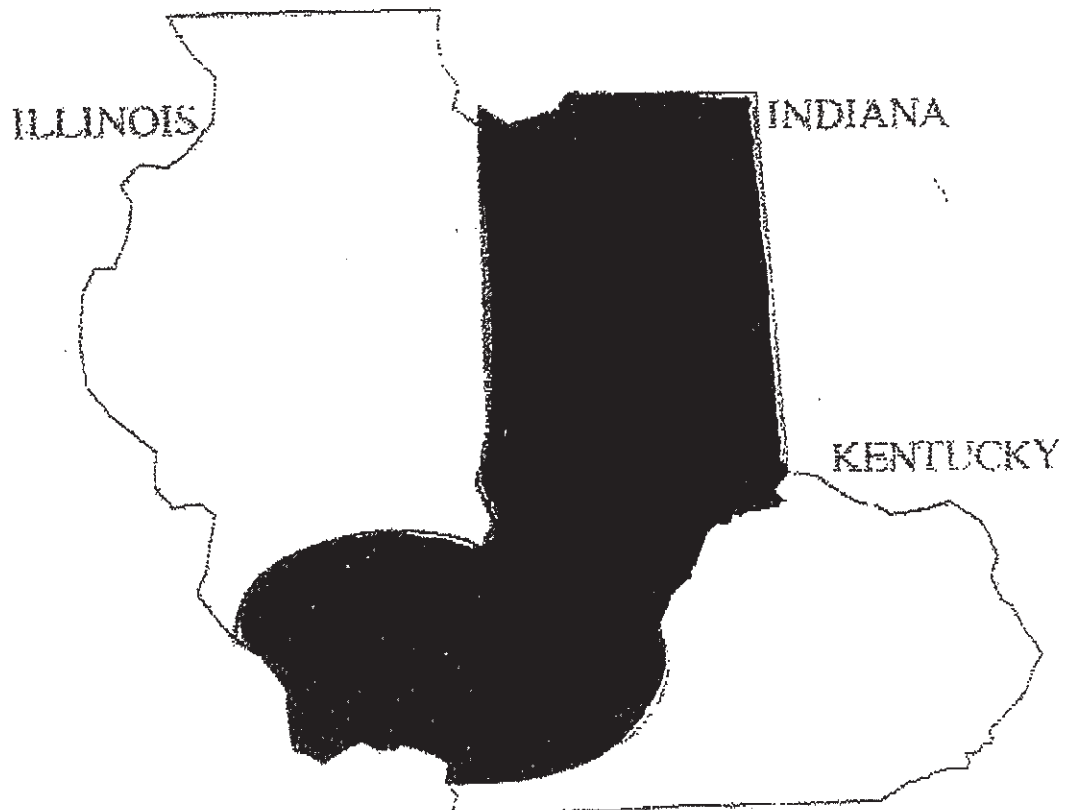
Basic Keys: \$35.00

Vat or Pat Keys: \$90.00

Close Fee: \$125.00

Condition Report & Pictures: \$105.00

***Trailers, Semi's, Construction Equipment- Subject to Higher Fees**



Coverage Area

Entire State of Indiana Plus 50 Miles radius around Evansville and parts of Cincinnati

Indiana Coverage Areas by Zip Codes (46000 - 47999)

460 Indianapolis	465 South Bend	470 Greendale	475 Washington
461 Indianapolis	466 South Bend	471 New Albany	476 Evansville
462 Indianapolis	467 Fort Wayne	472 Columbus	477 Evansville
463 Gary	468 Fort Wayne	473 Muncie	478 Terre Haute
464 Gary	469 Kokomo	474 Bloomington	479 Lafayette

Kentucky Coverage Areas by Zip Codes

401 Fort Knox	420 Paducah	422 Hopkinsville	424 Henderson
402 Louisville	421 Bowling Green	423 Owensboro	427 Elizabethtown

Illinois Coverage Areas by Zip Codes

622 Pinckneyville	624 Olney	628 Mount Vernon	629 Marion
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Ohio Coverage Areas by County

Brown	Clermont	Greene	Montgomery
Butler	Clinton	Hamilton	Preble
Clark	Darke	Miami	Warren



Dear Client

CIB Recovery has four storage lots.

1. VALPARAISO: 354 SOUTH CAMPBELL STREET, VALPARAISO, INDIANA 46385. The days and hours of operation each week are Tuesday, Wednesday and Thursday from 9 a.m. 1 p.m.

2. EVANSVILLE: 10157 STANLEY ROAD, ELBERFELD, INDIANA 47613. This lot is by appointment only. Please call 812-560-3061 to make arrangements for pick-up.

3. INDIANAPOLIS: 3110 SOUTH POST ROAD, INDIANAPOLIS, INDIANA 46239. The days and hours of operation are Monday through Friday from 9:30 a.m. to 1 p.m. It should be noted this lot is on the campus of Manheim's Indianapolis Auto Auction with whom we have a long standing working relationship.

4. GREENSBURG: 1013 W Main St, Suite 1 Greensburg, Indiana 47240

This lot is by appointment only.

Please call 812-222-2002 to make arrangements.



CIB Recovery, INC

Recovery Specialists

Richard Moore, President

Barb Moore, Vice President

800.782.2586

317.862.1210

812.222.2002

Fax: 888.247.3012

1013 W Main St, Suite 1
Greensburg, IN
47240



Repossession Order

INVOLUNTARY VOLUNTARY

Date: _____ Client/Lienholder: _____

Debtor: _____ DOB: _____ SS# _____

Present Address _____

City _____ State _____ Zip _____

Phone#(____) _____ Cell Phone#(____) _____

POE: _____ Address _____

POE Phone: _____

Spouse: _____ DOB: _____ SS# _____

Present Address _____

City _____ State _____ Zip _____

Phone#(____) _____ Cell Phone#(____) _____

POE: _____ Address _____

POE Phone: _____

Co-Debtor: _____ DOB: _____ SS# _____

Present Address _____

City _____ State _____ Zip _____

Phone#(____) _____ Cell Phone#(____) _____

POE: _____ Address _____

POE Phone: _____

References: please attach list. Any additional info ie: a copy of the original credit application, last contact info, and relatives is all helpful.

Loan/Acct# _____

Collateral: Year: _____ Make: _____ Model: _____

Color: _____ Key Code: _____ License: _____

VIN: _____

Loan # _____

Account Balance \$ _____ Mthly Pymt\$ _____ Amt Due\$ _____ DLP _____

This is your authorization for CIB to attempt to collect and/or repossess, on site, the above-mentioned collateral which is covered by a default installment contract. You will indemnify, defend and hold harmless CIB and all of its direct and indirect officers, directors, employees, agents successors and assigns from any liabilities, damages (including taxes), and all related cost and expenses, except any claims or damages arising from any unlawful or negligent acts committed by CIB.

Address: _____ Assignee: _____ Ext _____

Phone # _____ Fax # _____

By: _____

Signature

Title

Date

Printed Name _____

CERTIFICATE OF INSURANCE					DATE (MM/DD/YY) 03/09/2011
PRODUCER AND THE NAMED INSURED I.E.B.S. 8722 S. Harrison St. Sandy, UT 84070 (801) 304-5500		THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE OF INSURANCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE INSURANCE POLICIES BELOW.			
INSURED Richard A. Moore CIB Recovery Inc. 1013 W Main Street, Suite 1 Greensburg, TN 47240		INSURERS AFFORDING COVERAGE INSURER A: Prima Insurance Company INSURER B: INSURER C: INSURER D: INSURER E:			
"LIMITS SHOWN ARE THOSE IN EFFECT AS OF POLICY INCEPTION"					
COVERAGES The policies of insurance listed below have been issued to the insured named above for the policy indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of such policies. Aggregate limits shown may have been reduced by paid claims.					
TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS	
<input checked="" type="checkbox"/> Commercial Liability <input checked="" type="checkbox"/> Claims Made <input type="checkbox"/> <input checked="" type="checkbox"/> Excluding Products and Complete	SC1103343	3/7/2011	3/7/2012	\$300,000 Policy Aggregate \$100,000 wrongful repossession	
<input type="checkbox"/> Commercial Auto Liability Any Auto All Owned Autos Scheduled Autos Hired Autos Non-Owned Autos O.T.R.P.D.					
<input type="checkbox"/> Garage Coverage G.K.L.L. Drive Away D.O.C. Cargo On Hook Contractual Liability Wrongful Repossession					
<input type="checkbox"/> Excess Liability <input type="checkbox"/> Claims Made					
OTHER FOR INSURANCE QUESTIONS PLEASE CALL ENCORE INSURANCE GROUP 812-663-5151					
DESCRIPTION OF OPERATION/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISION Coverage is limited to only insured activities or operations identified in the Policy. Wrongful Repossession					
<input checked="" type="checkbox"/> CERTIFICATE HOLDER		<input type="checkbox"/> ADDITIONAL INSURED		<input type="checkbox"/> LOSS PAYEE	
AUTHORIZED REPRESENTATIVE 				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.	
UDA-F-030 03OCT2005					



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
03/09/10 JAH

PRODUCER SURPLUS INSURANCE BROKERS AGENCY P.O. BOX 749 SOUTH BEND, IN 46524-0749	THIS CERTIFICATION IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.	
	INSURED CIB Agency dba ABC RECOVERY SERVICES RICHARD MOORE 6263 S. CR 150 EAST GREENSBURG, IN 47240	INSURERS AFFORDING COVERAGE INSURER A: ARGONAUT MIDWEST INSURANCE CO. INSURER B: COLONY INSURANCE COMPANY INSURER C: INSURER D: INSURER E:

COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR/ADJ/ LTR/INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC				EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> ALL OWNED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	BA8016860	04/29/10	04/29/11	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
B	GARAGE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> MEDICAL: \$5,000	GP8016859	04-29-10	04-29-11	AUTO ONLY - EA ACCIDENT \$ 1,000,000 OTHER THAN AUTO ONLY: EA ACC \$ 1,000,000 AGG \$ 3,000,000
	EXCESS/UMBRELLA LIABILITY <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below				WC STATUTORY LIMITS OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	OTHER PHYSICAL DAMAGE/ON HOOK GARAGE KEEPERS	BA8016860	04/29/10	04/29/11	\$2,500 COMP/COLL DED. \$100,000 LIMIT W/\$500 DED. \$100,000 LIMIT W/\$500 DED.

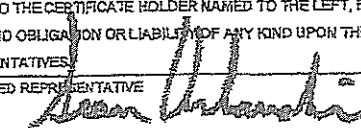
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS

REPOSSESSORS

CERTIFICATE HOLDER

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

AUTHORIZED REPRESENTATIVE


Request for Taxpayer Identification Number and Certification

Give Form to the
requester. Do not
send to the IRS.

Print or type See Specific Instructions on page 2.	Name (as shown on your income tax return) CIB Recovery, Inc	
	Business name/disregarded entity name, if different from above	
	Check appropriate box for federal tax classification (required): <input type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C Corporation <input checked="" type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ▶ _____ <input type="checkbox"/> Other (see instructions) ▶ _____	
	<input type="checkbox"/> Exempt payee	
Address (number, street, and apt. or suite no.) 1013 West Main Street		Requester's name and address (optional)
City, state, and ZIP code Greensburg, In 47240		
List account number(s) here (optional)		

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

Social security number								
Employer identification number								
2	7		-	2	7	6	8	3
5	5							

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below).

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

Sign Here	Signature of U.S. person ▶ <i>Ruhan A. Moore</i>	Date ▶ 3-9-11
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
- Certify that you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income.

Note. If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate), or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax on any foreign partners' share of income from such business. Further, in certain cases where a Form W-9 has not been received, a partnership is required to presume that a partner is a foreign person, and pay the withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid withholding on your share of partnership income.