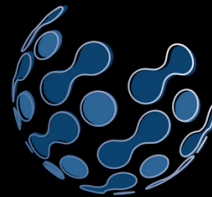


**Vance & Huffman**  
Expert Recovery Solutions

**TWO ESSENTIAL  
ASPECTS OF  
SUSTAINED  
SUCCESS:  
INTEGRITY &  
CREATIVITY**

~ VANCE & HUFFMAN TEAM



**CONTACT US**

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757-542-3860

WWW.VHLLC.CO  
SMITHFIELD, VA

## MISSION

To modernize the debt recovery experience not only for creditors, but consumers as well through the use of modern technology and an innovative methodology.

## EXPERIENCE

You will not find a more experienced financial services team, anywhere.

Our cutting edge approach and customer-friendly processes set us apart from competition.

## OPERATIONAL CREATIVITY

We don't follow trends, we create them.

## SERVICES

- DEBT RECOVERY
- DEBT PURCHASING
- DEBT VALUATION
- SKIP-TRACING
- PROPRIETARY DATA SCRUBS
- LEGAL COLLECTIONS
- PORTFOLIO MANAGEMENT
- CUSTOMER SERVICE

## WHY USE US?

### RESULTS

We raise the bar in two very important areas: Performance & Compliance.

In many instances, we aren't just #1 on scorecards, we are 2 or 3x higher than 2nd place with a much lower legal expense than the industry benchmark report.

### 100% COMPLIANT, ALWAYS.

No gray areas here. We are building a premier, global accounts receivable company. The only way to do that is to stay away from the gray areas.

We are fully compliant and up to date with all licensing, bonds, industry trade organizations, The Better Business Bureau and more.