

# The Collector Chronicle

NORTH AMERICAN RECOVERY

November 2014

America's Collection Authority

## LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for the month of October is Millwood Management – Farmgate Apartments. We have been working with them for over three years. Congratulations! We will be sending Dulce tickets to an upcoming Utah Jazz game. Enjoy!



## THIS MONTH'S PRIZE

This month we will be giving away a \$100 Visa gift card. Each client who sends new accounts during the month of November will have their name entered into a drawing. At the end of the month we'll draw a name, and if it's yours, you'll win the gift card.

**Don't miss out on your chance to win;  
Send new accounts in November!  
Good luck!!**



## SKIPTRACING

BY: David J. Saxton

President, NORTH AMERICAN RECOVERY

The biggest challenge we face as collectors is locating a consumer that has "skipped." Someone has skipped when their phone number is disconnected, they move and don't file a change of address with the post office, and they no longer work at their last known job. We call the process of finding a skipped consumer "skiptracing." I want to talk about our skiptracing techniques and methods this month so you'll know what we're doing to find your skipped consumers.

If you've never had to locate someone you might be thinking, "What's the big deal? Just call their number or send them a letter." I agree that's the way it should work, but when you're dealing with consumers who don't want to be found, it's not that simple. Some consumers who aren't paying their bills go to great lengths to fly under the radar. It takes a lot of tact and talent to find these consumers.

Nowadays, most people try to find someone by doing a quick Google search or trying to locate them on Facebook. There is a possibility you will find a consumer using one of these sources, however, the chances of that happening are highly unlikely—especially if you're searching for a consumer who doesn't want to be found.

So, if that doesn't work, what's the next step? It starts with you, our client. We rely on the information you send us. Things like the consumer's social security number, date of birth, previous address, current or previous employers, references, friends, relatives, and an email address; anything and everything you know about the consumer.

That's why it's so important you always have every consumer completely fill out all forms that track their demographic information, and require the names and numbers of at least two references or relatives. The more information you send, the better our chances are of locating the consumer and collecting the account.

We start by doing everything possible to make contact with and speak to the consumer. We call their home number, call their last known place of employment, their cell phone, and any other number tied to the consumer. If we reach the consumer, we make payment arrangements or verify their information for a potential lawsuit.

But, what happens if we don't ever talk to a consumer? Do we keep calling over and over and over? No, we don't. Unlike other collection agencies who will call a consumer 100, 200, 300 times—or even more! We use our

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skiptracing techniques to locate the consumer and verify their employment status.

First, we run their information through our various skiptracing databases. We regularly find new information about a consumer's employer, new phone numbers for the consumer and the names, and numbers of a consumer's neighbors, family, and friends.

If a consumer has a non-published number, that won't necessarily stop us, because if they voluntarily give their number to any company, it will end up in one of these skiptracing databases. And it's all perfectly legal because the consumer provided the number!

Another advantage provided by these databases is the ability to find a street address for a phone number. It's a real plus when a consumer calls and leaves a message, because we can run that number through our database and find the corresponding address.

Our collectors conduct searches in these databases for every account they work. They have constant, instant access. No calling directory assistance, and hoping you get the information you want. It's extremely fast and efficient.

If all attempts to reach a consumer fail, we start calling relatives, friends, or neighbors to confirm or correct location information we have for the consumer. If a consumer's friends or relatives don't have any new or corrected location information, we call neighbors. (We get these numbers from our databases.) We call as many neighbors as necessary until we talk to someone who knows the consumer, and can confirm or correct their location information.

If we can't locate a consumer after talking to neighbors, we contact the owner of the property where the consumer lives. Again, we get this information from our skiptracing database. If we have an address, but no phone number, we can call the property owner and get a new number for the consumer—or at least verify the consumer lives there. Talking to property owners or landlords is a great way for us to know if the account is collectable.

Okay, so we have all these ways to find information and get numbers—but that's only the first step. The magic happens when we speak with a third party. People are naturally suspicious, so we have to present ourselves in the right way, or we won't get anywhere. It's a balancing act

because we don't pretend we're a friend, but we can't be too "business-like" or they'll never tell us anything.

The best approach is a sociable and courteous one. If someone asks if we're a friend of the consumer, we tell them no. If they want to know why we are calling, we tell them it's about a personal business matter. Even though that may sound very "business-like," our tone of voice and the way we say the words, makes all the difference.

We are also very careful and never say anything that would lead a person to believe we're trying to collect a debt. (The Fair Debt Collection Practices Act prohibits it.) If the third party presses for more information, we say something like, "I'm sorry, it's personal and confidential, I just can't discuss the details with you."

This sometimes frustrates the person we're talking to. When it does, they usually refuse to give us any information. However, since we've been so friendly and courteous, they usually don't get mad, and it works to our advantage because the whole conversation perks the third party's curiosity. They want to know why we are calling. They call the consumer and tell them we are looking for them. This is great because even though we didn't get what we wanted, the consumer usually calls back.

But what if the consumer doesn't call? No problem either. Since we were able to verify the consumer's address and employment status, we send the account to our attorney. He files a lawsuit, and we collect the account anyway. In fact, we don't even talk to about 70% of the consumers we collect from—but we still collect their accounts.

To sum it all up, skiptracing is hard work—and it doesn't always result in talking to the consumer. But like I just mentioned, that's okay. The way we skiptrace means we are still going to collect many accounts.

It's a very important part of our successful collection program. Our collectors have access to the best skiptracing tools. They receive the best initial and on-going training. And they use the most effective techniques when talking to people. What does this mean for you? When you're sending your collection accounts to North American Recovery, you can rest assured we're going to find more people, and collect from more of them, than any other collection agency.

Have a great month!



*The Collector Chronicle* is published monthly by NORTH AMERICAN RECOVERY for prospective and current clients. Please direct questions or comments to the Editor, Stephen Halling, at: [StephenHalling@North-American-Recovery.com](mailto:StephenHalling@North-American-Recovery.com)

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