

The Collector Chronicle

NORTH AMERICAN RECOVERY

May 2012

Utah's Collection Authority

LAST MONTH'S LUCKY WINNER

The lucky winner of our client prize for April is Cyprus Credit Union in Magna Utah.

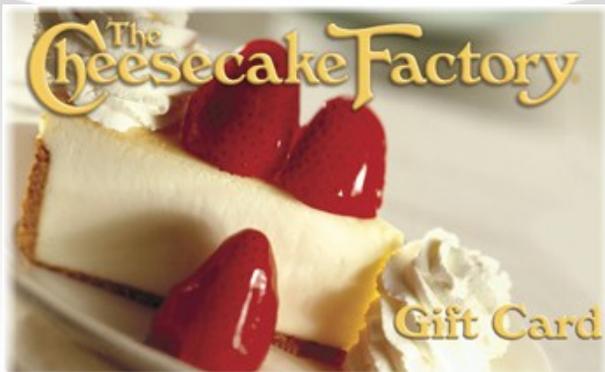
Congratulations!! We will be sending them a \$100 gift certificate to the City Creek Center mall in downtown Salt Lake. Enjoy!



THIS MONTH'S PRIZE

This month we will be giving away dinner for two at the Cheesecake Factory! Each client who sends new accounts during the month of May will have their name entered into a drawing. At the end of the month we will 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 May!
Good luck!!***



THE PEOPLE BEHIND THE VOICES

By: The Employees of North American Recovery
(Forward by: David J. Saxton, President)

Each year we devote one newsletter to the people who make things happen in our company. In keeping with that tradition, I've asked each employee to write a little something about themselves this month. It's a great way for you to get to know the people behind the voices.

It's because of our talented and dedicated staff that we are able to provide you, our clients, with the industry's premium debt collection service. So sit back, relax, and enjoy getting to know us a little better.

BRENNA CLAWSON...*Receptionist*

I really enjoy all of the wonderful people I have the opportunity to work with and all the laughs we have together.

Being a Southern California native, I absolutely love the outdoors. I enjoy anything that involves physical exhaustion and pain. Downhill mountain biking, snowboarding, hiking, snowshoeing, road biking, and camping are some of my favorites. I also enjoy laughing and acting like a fool with family and friends.

I moved to Utah about a year and a half ago with my son Tristan. I am so glad I did! Not only do I get to enjoy all the activities I love, but I also married my 10 year crush and Tristan's step-daddy Dustin. We just tied the knot on leap year-February 29th, whew what a big knot it is too! I look forward to having an awesome year and making it even better than the last.

SHELBY HALLING...*Receptionist*

I am currently starting the nursing program at Ameritech. It's my passion and can't wait to be working in health field. I married my prince charming last May. We are expecting our first little one this Fall. I love spending time with my favorite Pomeranian Ikey, Fresh "Ike". My husband and I also absolutely enjoy camping, riding dirt bikes, concerts, barbecues and family time. My favorite holiday is the fourth of July I Love fireworks and carnivals, but mostly funnel cakes. You can find me wherever there is sun, good food and

The Collector Chronicle

NORTH AMERICAN RECOVERY

May 2012

Utah's Collection Authority

friends!

ALISHA HERRERA...*Data Entry*

My name is Alisha. I work at NAR as a data entry agent in our clerical department. I work full time as well as attend school part time. I have a 2 yr old boy whom I love to spend all my time playing with when I'm not working or in class. ☺

ALYSSA MCKEE...*Data Entry*

My name's Alyssa McKee. I work in the Data Entry department at NAR. I was born on February 2nd, St. Marks hospital in Salt Lake City; I'm Italian on mom's side. I grew up in Holladay, UT, come from a family of 6; mom-Tamra, dad-David Travis, older sister-Ashley(23), and two younger brothers-David(19) and Cayden(16) Waldroup.

I went to Olympus High School where my parents graduated from in '88 and my grandparents in '68. I've done competitive cheer for 10 years. I moved to Logandale, Nevada my sophomore year.

I have an almost 2 year old daughter, Channing Harlow. I like to spending time with my family, boating, fishing, going to the sand dunes on the quads or rhino, hunting with my dad, and my horse Zero.

I wish I could've lived in the 80's. Some things I like: Motley Crue, Guns N Roses, Def Leppard, Johnny Cash, Dukes of Hazard, Mumford & Sons, Without a Paddle, Stand by Me, Lost Boys, Star Trek, Young Gunz, Lynard Skynard, Nip/Tuck, Night at the Roxbury, just good stuff.

I grew up working in my dad and grandpa's shop with trucks, cars, and motorcycles; I can take apart an engine and put it back together. My favorite vehicle in the world is my grandpa's '57 Ford Fairlane.

ASHLEY MORELAND...*Data Entry*

I'm in the Data Entry department and I love my job and my co-workers. I was born and raised here in Salt Lake City and wouldn't want to live anywhere else. love camping, fishing, shopping, and relaxing with my family.

I have two beautiful children; a three year old boy named Gianni, and a 7 month old girl named Lillyanna. They're pretty much my whole life and I enjoy

any activity with them.

I am obsessed with music and listen to it constantly. I love hip hop, rock, R&B, oldies, pretty much anything. Music is food for the soul—I love it.

CATHERINE TAIULU...*Data Entry*

I work in the Data Entry department. Along with entering accounts, I process all bankruptcy notices we receive each day. In my spare time I enjoy long walks on the beach.

CHASE SAXTON...*Data Entry*

NAR is really a great place to work and I am lucky to have a job that allows me to work flexible hours while I attend classes at the U of U as a full time college student. I have mostly worked in data entry but have recently been promoted to Knowledgebase Administrator and Technology Officer. I enjoy my new positions immensely and the challenges they pose. While I'm not working I enjoy drawing or painting, playing the guitar, longboarding, or snowboarding and just spending time outside. I am currently working on my degree in business and hope to manage my own company of some sort one day. NAR is a great place to work and has given me many great opportunities that I am thankful for.

EMILY NORDFELT...*Deposit Coordinator*

I process all of the payments received each day. In my spare time I enjoy preparing for the zombie apocalypse.

JAMESON MURRAY...*Data Entry*

I work in the Data Entry department. I have a wonderful wife and two awesome little boys who keep me busy. I don't have a lot of free time, but I enjoy camping, fishing and hanging out with my family.

JORDEN SAXTON...*Data Entry*

NAR is a great place to work, and I feel very fortunate to be able to do so. This fall I will be a senior in the University of Utah's Actor Training Program. Through this program I am pursuing a BFA with an emphasis in acting. Therefore, when I am not working hard in the office I am either working hard at school, rehearsals, or catching up on all the other

The Collector Chronicle

NORTH AMERICAN RECOVERY

May 2012

Utah's Collection Authority

aspects of my life (sleep being the main one).

To keep my sanity, I seek adventure and solace in nature. I love to backpack, climb, and simply explore the wonders of the natural world.

THERESA ANDERSON...*Data Entry*

It's been great working for NAR because I enjoy what I do and everyone I work with. I'm always learning new processes and having a variety of tasks that makes each day a bit different and interesting.

When I'm not working, I'm hanging out with the husband and doggy. Right now we really enjoy biking and rollerblading which is great exercise for our puppy. And when we're not watching Game of Thrones among several other TV series, we have a long list of upgrades and projects for our home. We're excited to complete our renovations by the end of the summer and hopefully squeeze in a small vacation as well.

ELAINE NAVAR-WILCOX...*Data Entry*

My name is Elaine, I am a current full time student at the University of Utah and I'm majoring in Business Management with a Human Resource focus.

In my spare time, I like to go golfing, jogging, camping, boating, cooking, and travel. I have two dogs that literally are my children which I spoil to death. One is a miniature poodle mix and the other is Wiener/Chihuahua mix.

I work in the Data Entry department and I love it! I am truly grateful for the opportunity and to work with such great people!

VALERIE KING...*Legal Action Agent*

I am a Paralegal and Legal Action Agent for NAR. I am very passionate about the law and have been since my first job as the file clerk for a law firm in Las Vegas. The people at NAR are wonderful to work with and look forward to working with them for a long time to come. I also prepare taxes in the evening during the tax season.

I have three wonderful children that are my "world". In my spare time I love to ski and SCUBA dive. I am active in community and civic affairs. I

have traveled to many wonderful places around the world but it makes me love and appreciate the US more every time.

NORI HALBERT...*Legal Action Agent*

Born and raised in Utah I am the youngest and most awesome in my family! Even though I am in my early 20's, I still feel like a kid at heart and love to have fun! Some of my favorite past times are going to the arcade, making people laugh and watching my two fur kids chase around a laser pen.

I am currently in the Legal Action department and handle compliance issues. I love the challenge this position has given me, especially in helping me utilize my degree in Paralegal Studies. Interesting fact #56: I drank Drano when I was a toddler and I'm still alive today!

SAMANTHA BURILA...*Legal Action Agent*

I have an Associate's Degree in Paralegal; also have Bachelor's Degrees in Political Science and Social Science.

I'm married and have four wonderful children. I spend most of my extra time running children to practice and games for soccer, baseball, basketball, football, rugby, and swimming.

While I wait for my kids, I read books on entrepreneurship and politics. I am excited to be with NAR and hope to be a successful component of the team.

MIA QUINN...*Client Service*

I love being a client service rep and being able to chat with our fabulous clients daily. I take pleasure in giving Troy (our Director of Client Relations) a hard time and twisting the things he says. I love laughing out loud and I love the earth (please recycle).

I'm dying to meet and see a live taping of Conan O'Brien, he's my favorite. I think everyone should own a pair of TOMS. And I wish Bryce would give me his awesome wood sunglasses.

HEATHER THOMAS...*Client Service*

NAR has been my favorite place to work so far. The people here are so fun to work with, it some-

The Collector Chronicle

NORTH AMERICAN RECOVERY

May 2012

Utah's Collection Authority

times doesn't even seem like we are working. I am a Client Service Representative and like the atmosphere of working in that position. I love coming to work every day and seeing what each new day brings.

When I am not working, I love spending time with my family. My husband and I have an almost four year old little girl named Arabella and are expecting another little girl in the middle to end of July. (We don't have a name set in stone for that one yet though.) We all love to go motorcycle riding together, as well as other fun things like going to the zoo and the aquarium. We also like to relax and watch our favorite TV shows together; Blue Bloods is one that makes the cut. I am a big movie fan and love to quote them in any situation that I can. I love the Harry Potter series (books and movies), along with all the Pirates of the Caribbean ones and of course "The Princess Bride."

TRACEY MAY...*Client Service*

I'm part of the NAR Client Services team as the Outside Client Services Representative. Most of you know me as "that little red-headed NAR gal" or so I've been called on numerous occasions.

Although from Irish descent, I was born and grew up mostly in downtown Salt Lake City, Utah and thoroughly enjoy living here, but I would move back to the beautiful beaches of Oregon in a heartbeat if I could!

I am the "dog whisperer" and have rescued and trained 68 dogs (and 2 cats) and adopted them all to good homes. I enjoy spending my time in my very own backyard with my 3 dogs and 2 cats while digging in my garden, watching things grow, playing croquet, listening to good music and the sounds of my friends' laughter in the background.... Oh hurry up and get here summer!

I love to cook and my specialty is Mexican food. I grow my own chili's, roast them myself and make a mean Chili Verde!

My experience so far at NAR has been nothing but positive and I have absolutely enjoyed meeting our clients face to face on a daily basis. NAR clients

are the VERY BEST! I look forward to continuing to work with each of every one of you!

ANTHONY FUENTES...*Collector*

I was born in San Antonio, Texas and raised in California. I moved to Utah about 6 years ago and I am glad I did. It's the perfect place to raise my two boys. I enjoy spending time with my wife and boys doing anything outdoors. We enjoy hiking and walking in the woods or on the beach, snowboarding, stargazing, boating, camping, playing sports and sitting by the fire and roasting marshmallows.

It's been great having two boys near the same age they have grown so close. My oldest (7) recently hurt his arm and my youngest (4) said, "It's not fair my brother has a broken arm and I don't." My boys are the greatest part of my life.

Before working at NAR I worked at PhysioCare Physical Therapy as the Office manager for over 5 years. I attended Fresno City College where my chosen major was Finance and Financial Management Services.

I have really enjoyed working for NAR. I get to work with a fantastic group of people and hope I get to work here for many years to come.

BAILEE MICHAEL...*Collector*

I currently live in South Salt Lake with my two "kids" Lattie and Jambi (cats, hehe). I love working at NAR—it's like home to me! I have been here 4th longest in the whole company!

In my spare time I currently run my own "modeling agency" type business, and it definitely keeps me busy! I love working with the local scene, whether it be music, business, photography, or designers—SLC's locals are amazing artists! So much talent here!

CHRISTINA SMART...*Collector*

I'm new to NAR, and I absolutely love it!! I came from being in the medical field for 3 years and let me just say, the drastic change of careers has definitely worked out for the best.

I enjoy coming to work now and I challenge myself every day. NAR is by far my favorite job so far,

The Collector Chronicle

NORTH AMERICAN RECOVERY

May 2012

Utah's Collection Authority

and I plan on continuing my career here for many more years.

In my free time I love being outdoors; hiking and camping are some of my favorite activities, this year I hope to learn to propel if I have the guts!

Modeling has become a huge hobby of mine, I am in an amazing modeling team and they all have become family to me.

No kids for me right now, living life in the now is what I am about at the moment, LIVE LAUGH LOVE :)

GERALD WHITE...Collector

I've worked for other collection companies, but NAR's approach is much better, a lot more effective, and extremely professional.

If I knew of anybody that needed collection services I would not hesitate to refer them to NAR. Its use of the legal process is a great motivating factor for debtors to pay their past due accounts. I absolutely adore and love the people I work with and consider it a real privilege to work for NAR!

JACE PAINTER...Collector

My name is Jace. NAR. is my first collection job and it's not at all what I expected. It's been a great experience so far. The people I work with are very energetic, motivating, and passionate about what they do. Everyone is very supportive in helping each other succeed in their jobs and for our clients.

In my personal life, I love spending time with the very special lady in my life, my two energetic children, and both of my dogs. I also enjoy music and play guitar, drum set, hand drums, some piano, and singing.

N.A.R. is a great company to work for with a very engaged, involved, and inspiring leadership team. I look forward to my future here and the growth and success of the company.

JAMIE DENT...Collector

I love my job and what I do. I'm divorced or twice removed and have no human kids but have 2 male dogs, my Pomeranians; Beary and Phoebe, both 11 years old. I love camping and being outdoors. I

am also a homebody and love spending time with family.

JESSICA GUSTA...Collector

I love the people I work with and the approach we take with collections.

When I'm not at work, I'm usually enjoying the outdoors with my sheltie Sadie. I enjoy going to sporting events, painting, or staying in and reading a good book (or comic).

I am very fortunate to be working with a great company like NAR and I look forward to seeing all of the great things we will do next!

JOSHUA JENKINS...Collector

I've enjoyed every moment since coming to work at NAR. Between school and playing music, working here has been extremely fulfilling.

I moved to Utah from Virginia about two years ago; to find a new place to settle down, and so far I have no complaints. I am currently enrolled in school for a business degree with an emphasis on small business ownership. I like playing piano, guitar, accordion and well any other instrument I can get my hands on.

I am only 24 years old, with lots of time left ahead of me and I plan to live it to its fullest!

KATALINA TAKUVAKA...Collector

My name is Katalina Takuvaka and I usually go by Lina. This is my first time working in this type of field but I love how it pushes me to reach a goal.

I graduated from BYU with a Bachelors of Science in Audiology/Speech Pathology. I plan on furthering my education by applying to a certification program and also a Masters degree at University of Utah.

I love playing basketball, volleyball, reading, playing piano, and spending time with the family. I also love to sing and put together rhymes with different beats. I'm not at all a rapper; I just do it for comedy.

The Collector Chronicle

NORTH AMERICAN RECOVERY

May 2012

Utah's Collection Authority

NAR is a great company to work for and I have to say it is the first company that I've worked for that everybody pretty much knows everyone because we're small in numbers.

KRIS MCBRIDE...*Collector*

In this last year many things have happened. I was able to be a part of the Manager Training Program which was an amazing experience and have just started to be the Legal Action Collector, I'm so excited to start this new position and continue our success.

Also, in this last year, I bought a house for me and my two girls and I'm currently remodeling. It's taking a lot of my spare time but it will be worth it in the end. I enjoy the summer time, going biking, hiking and spending time in the sun. My oldest daughter is now 12 and just joined a hip hop dance team. My youngest daughter is now 5 and is excelling in her Taekwondo.

I want to say thank you to NAR and our clients for making this an amazing experience for me and you'll hear from me next year.

MONICA GONZALES...*Collector*

I am a Collector at NAR. I love my job and I'm excited about my future with this great company!

I'm a single mother of 4 amazing children; Angel (14), Willie (12), Jayden (10), and Arianna (6). I was born and raised in Utah. I enjoy camping, going to the lake, music, reading, summer barbecues and hanging out with the ones who mean the most to me—my family and friends.

I am a strong supporter to my oldest daughter's career goals! She wants to be a Judge!!!! She was just voted as student body officer for her upcoming sophomore year of high school at Kearns High! Both of my boys play for Kearns little league football and I love every moment I get to see my boys play! My oldest son's team is a 3 years in a row undefeated champions!

I am the "team mom" for my youngest son's team and enjoy being able to support the team! Even my youngest daughter is a huge football fan and supports her brothers at every game! We "bleed" green and

gold at our house! Go Cougars!

MORGANNE LITSTER...*Collector*

Working here at NAR has been so rewarding, and I look forward in building my career here at NAR. Management is great, they go above and beyond for us and they truly care about our success. I really love my job and I feel very lucky to have found such an awesome company to be a part of.

Born and raised here in SLC Utah. My current hobbies consist of raising awareness for Multiple Sclerosis, being a MS survivor myself along with creating more awareness for No More Homeless Pets. I have a great passion for life, I believe that with lots of positivity and a great attitude anything is possible. Also I am a huge movie buff and an Anne Rice fan.

SEANNA BJERREGAARD...*Collector*

I feel very fortunate to work with such a great group of people here at NAR. When I am not working, I enjoy camping, four wheeling and being outdoors. My boyfriend and I are in the process of doing a complete restoration on a 68 Impala and that has been challenging but fun. I have 1 daughter, 3 step children and 8 grandchildren that keep me very busy.

SHANNON SOWERS...*Collector*

Can I just say WOW? I love working here. There are so many wonderful, hardworking people I work with.

When I'm not at work, one of my favorite things to do is go camping. I love the outdoors. I've been married for 3 years now with my wonderful husband Paul and our 2 dogs (both Pomeranians) Chewy and Sadie. I have a twin sister that has been living with me for about 2 years now with her 2 dogs (both also Pomeranians) Phoebe and Bear. It definitely makes for a full house! I am also ok with just staying home relaxing and watching movies. I'm in the process of expanding my garden so I can plant many tomatoes and jalapenos this year in hopes of making homemade salsa which is the tastiest!

TOURE HARRIS...*Collector*

The Collector Chronicle

NORTH AMERICAN RECOVERY

May 2012

Utah's Collection Authority

I am a single father of one handsome devil named Jaelin Araelius Harris. I love to draw, cook, and play, as well as watch football. I'm a sucker for pitbulls.

I take an hour of my day to learn something new that benefits me educationally. I know German and I'm currently studying Japanese. One of my main goals is to learn 7 languages before I kick the bucket.

I try to live by the saying P.E.A.C.E. (Positive Education Always Causes Elevation) that's my saying!!! I believe laughter can save a soul, as long as that soul wants to be saved.

I enjoy my job and hope to have a long path in the company's legacy. My motto is: never lose hope, especially in yourself because when you do, all hope is lost!!!

With that being said, have a great day and journey where it may take you. Peace!!!

TIM MACK...*Collector*

My hobbies include playing any and all sports, playing the guitar, camping, mountain climbing, and playing the occasional video game.

I have a wonderful wife that is definitely my better half and a beautiful little girl. I love my family with all my heart.

NAR is a great place to work and I look forward to my future years here. One day I do plan on teaching math at a high school and coaching the football team, I just have to finish school first.

TY WARREN...*Collector Trainer*

I love working for NAR, especially the level of excellence that is incorporated to every facet of the company. I started as a collector and currently work as the Collection Trainer which gives me the very fortunate opportunity of working with our awesome team of new collectors each day.

When not at work I attend SLC majoring in Business Management and plan to own my own business in the near future. In my free time I enjoy working out, modifying cars (mostly Mustangs), and walking barefoot in the moonlight through secluded back alleys while listening to Celine Dion.

RAEANN CHRISTENSEN...*Personal Assistant to Dave*

Santon

Let's see, I am a Utah girl, born and raised! I went to Weber State University, go Wildcats. Graduated with a degree in Communications (Broadcast Journalism). Along with this job I also work full time at KSL. I produce their 10pm newscast.

When I am not working, which isn't often, my priority is spending time with my family and friends. I have four amazing little nephews that I just adore. I like to travel, go to the movies, hike, mountain bike, and just be outdoors. That's me in a nutshell!

BRYCE PACKHAM...*Legal Action Department Supervisor*

Well, what can I say? I love my job! I feel very fortunate to be part of the team here at North American Recovery. I can truly say I enjoy coming to work every day, and that this is the best group of people I've ever worked with!

Outside of work, my other passion in life is photography. I live in downtown Salt Lake City and run a part-time photography business. I love taking pictures of anything and everything, and you'll rarely see me without a camera.

I love traveling to new places and experiencing different cultures. I've had the opportunity to live in quite a few places throughout my life, but consider Salt Lake my home.

I love being a part of the North American Recovery team and plan on continuing to be a part of it for many years to come.

SAGE LINNELL...*Clerical Department Supervisor*

I am the Clerical Department supervisor and really enjoy what I do each day.

I was born in Salt Lake but moved to a small town in Nevada during junior high where I graduated high school from Moapa Valley and attended UNLV. I moved back 6 years ago and I have been married for 4 1/2. My husband Tyson and I have one son Keian (20 months) and another son Kayce on the way; he is due on Father's Day. Needless to say I am going to have my hands full with 3 boys in the house, thankfully our dog Bronco is a girl, yes she is named after the Denver Broncos, and hopefully we have a good season this

The Collector Chronicle

NORTH AMERICAN RECOVERY

May 2012

Utah's Collection Authority

year!

My husband is a high school wrestling coach and I devote a lot of time to supporting him with that. Every chance we get we are camping, fishing, hunting, and going on new adventures.

JUSTIN DENNEY...*Collection Department Supervisor*

The only thing I can say about working at NAR is I love it here!

I was born in Ogden, UT and have lived here for most of my life. After graduating from Davis High School, I served a 2 year LDS Mission to Houston, TX. I then earned a Bachelor's Degree in Business Management from Weber State University. I have been married for 4 years to my beautiful wife Brienne.

I enjoy doing anything outdoors including boating, golfing, fly fishing, hiking, tennis and watching a good flick at the drive-in. I love playing sports; I currently spend lots of time playing in basketball, softball and indoor soccer leagues. I'm a highly competitive person and will pretty much play anything if challenged! I love spending time with my wife, whether it's going to the lake or just sitting at home watching a movie, we enjoy being with each other. I like to eat ice cream and I really enjoy a nice pair of slacks.

TROY WILKERSON...*Director of Client Relations*

I was born and raised in Utah, and have lived here my entire life and have loved every minute of it. During my time with NAR I have been involved in sales and client relations.

I graduated from BYU in 1993 with a Bachelor of Science Degree in Family Science, with a minor in Psychology. 1993 happened to be a wonderful year in my life, I not only graduated from college, but I also married my wonderful wife Shauna.

We have three amazing children, Peyton, (17) Paige (13) and Kylee (12). I couldn't imagine life without them, and everything we do is with them. As a family, we enjoy boating, camping, fishing, and four

wheeling. I also enjoy hunting, baseball and playing golf. NAR ROCKS!!

DAVE SAXTON...*Owner, President and CEO*

Hi! I'm Dave Saxton. I'm the owner of North American Recovery and I love my job! I find each day challenging and rewarding. It's been an honor to work with so many talented and dedicated employees, and a pleasure to serve our clients over the years. Together we overcome obstacles and develop new and innovative ways to collect more money. I look forward to each day and the challenges it brings.

I was born and raised right here in good old Salt Lake City, Utah. I went to West High School where I met and married my high school sweetheart Shelley. We live in North Salt Lake with our three children, Jordan (23), Chase (20) and Breeanne (17).

In my spare time I enjoy boating and camping on the beaches of Lake Powell with my family. I also enjoy reading science fiction and recently I've developed a joy for writing as well. Right now my writing is limited to projects in my business like newsletters, and our policy and procedure manuals. But I have a good idea for a novel and can't wait to get started.

Thank you to the many clients who have entrusted us with your collections over the years. We are coming up on 20 years of being in business and I'm looking forward to at least another 20, 30 or even 40 more.

☺



The *Collector Chronicle* is published monthly by NORTH AMERICAN RECOVERY for prospective and current clients. Please direct questions or comments to Dave Saxton at the address or number listed below.

5225 Wiley Post Way, Suite 410 Salt Lake City, Utah 84116
801-364-0777 • Fax: 801-364-0784

www.North-American-Recovery.com