



Empire Credit and Collection
We Will Get You Paid

A Proven Leader in Corporate Debt Collection

Empire Credit and Collection Agency is a premier enterprise debt recovery solution. We specialize in high-value commercial collections across a wide range of industries. In our 40 years of experience, we have developed an efficient, technology-driven approach that produces compliance and results.





No Recovery - No Fee Process

At Empire Credit and Collection, our No Recovery, No Fee service ensures you only pay when we successfully recover your funds. This risk-free model is designed to prioritize your financial goals while delivering exceptional results through a combination of industry expertise and cutting-edge technology.

The first phase is built around our professional collectors leveraging state-of-the-art debt recovery technology, including:



AI-Powered Analytics

Machine learning algorithms analyze debtor behavior, allowing us to prioritize accounts with the highest likelihood of recovery and customize outreach strategies.



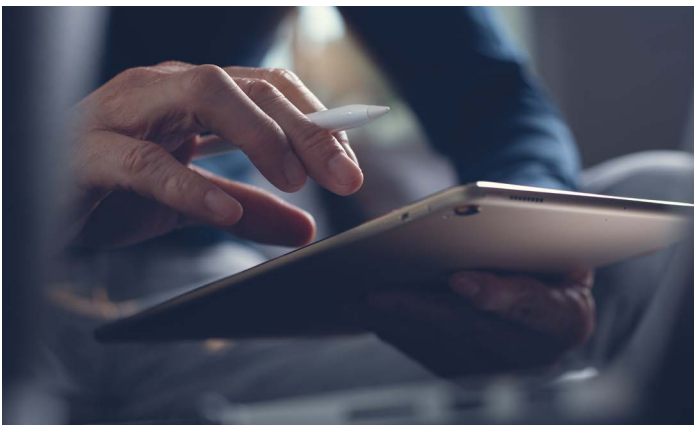
Omnichannel Communication

Our outreach includes personalized SMS, email, and automated voice messaging, ensuring debtors are engaged through their preferred communication channels.



Advanced Skip Tracing

We utilize comprehensive databases and cutting-edge skip tracing tools to locate hard-to-reach debtors, ensuring no lead goes unexplored.



During this phase, our collectors use a balanced approach—combining the human element of negotiation and empathy with data-driven tactics to maximize recovery rates. Daily contact attempts are made during the first 60 days, with messages tailored to encourage voluntary repayment while preserving your business relationships.

With our fully-transparent compliance strategy we will deliver you unparalleled debt collection.



Litigation Assessment (If Necessary)

If all attempts to resolve the matter continue to fail, we will provide a detailed explanation of the issues surrounding the case and present our recommendation for the next and final step. Our recommendation will be one of two options:

1. Case Closure:

Machine learning algorithms analyze debtor behavior, allowing us to prioritize accounts with the highest likelihood of recovery and customize outreach strategies.

2. If litigation is an option, you will have a decision to make:



Decline Legal Action

Should you choose not to proceed, we will close the case with no fees owed to our firm or affiliated attorney.



Proceed with Legal Action

If you opt to pursue litigation, you will be responsible for upfront legal costs such as court costs, filing fees, and process serving fees. These fees typically range from \$900 to \$1,800 depending on the debtor's jurisdiction and case specifics. Upon receipt of these funds, our affiliated attorney will immediately file a lawsuit on your behalf to recover all monies owed, including the costs associated with initiating the legal action.

Once litigation is underway, we will exhaust every legal method permitted by law to maximize the chances of a successful recovery. Legal remedies may include obtaining a judgment and pursuing enforcement actions such as wage garnishments, bank levies, and property liens. Throughout the litigation process, our team works closely with the assigned attorney to ensure prompt action, strategic filings, and timely updates to you. We are committed to aggressive yet ethical enforcement, ensuring all legal avenues are pursued while remaining compliant with all applicable federal and state regulations.

If litigation efforts do not result in recovery, the case will be closed with no financial obligation to you from our firm or affiliated attorney. For more information or to get started, visit empirecollectionagency.com.

Account Placement Form



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Client Info:

Company Name

Contact Name and Title

Address

City, State, Zip

Phone

Fax

E-mail

Debtor Info:

Company or Individual Name

Address

City, State, Zip

Country

E-mail

Phone

Fax

Principle Amount Owed

Interest/Fees

Primary Contact

SS or Tax ID #

Service or Product Provided

Date Provided

Terms Offered

Additional Information

Signed Contracts Available?

Yes

No

Service Agreement



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Terms and Conditions

This agreement is made this date between Empire Credit and Collection, Inc. and _____, hereinafter referred to as Creditor/Client and is for the collection of delinquent accounts by Empire Credit and Collection or its network of attorneys and collection specialists on behalf of Creditor/Client.

1. It shall be the intent of the Creditor/Client to retain the services of Empire Credit and Collection for the purpose of providing debt collection services. In the interest and spirit of maintaining the highest level of ethical and professional standards the parties agree to conduct themselves in accordance with the terms stated below.
2. Creditor/Client warrants the validity, amount and authenticity of all claims placed with Empire Credit and Collection for collection. Upon request, Creditor/Client agrees to forward documentation to Empire Credit and Collection to prove the amount and authenticity of the claim when requested. Any partial payments or full payments received after the date the account is submitted, are subject to fees pursuant to article 5 below.
3. Empire Credit and Collection is to act as it deems appropriate in the collection of claim(s) and is authorized to accept partial payments. Furthermore, Empire Credit and Collection shall have the right to endorse for deposit and collection any checks payable to the Creditor/Client. The compromise or settlement of any claim(s) will not be made without the consent of the Creditor/Client.
4. Creditor/Client agrees to cease all communication with the debtor(s). Creditor/Client agrees that the claim(s) is/are not to be handled by any other institution, collection agent, or representative. Creditor/Client agrees to inform Empire Credit and Collection immediately as to the nature and content of all contacts which debtor(s) makes or attempts to make directly with the Creditor/ Client. Claim(s) that are compromised by the Creditor/Client and or settled directly with the debtor are subject to fees pursuant to article 5 of this agreement. Any payments paid directly by the debtor(s) to the Creditor/ Client, partial or full shall be subject to fees pursuant to Article 5 of this agreement.
5. All claims placed with EMPIRE CREDIT AND COLLECTION by Creditor/Client regardless of amount shall be billed at the following rates below. If our company or you (client) do not receive any payments, you owe us absolutely nothing! If any partial or full payment is made to you (client) or our company, we are due our commission rate below:
 - 33% of the amount collected on accounts that are under (1) year in age.
 - 50% of the amount collected on accounts that are over (1) year in age.
 - 50% of any claim placed that has a principal value less than \$500.00.
 - 50% of the amount collected that are forwarded to an outside attorney that require litigation.
6. In the event claim(s) are withdrawn due to account placement error or are discovered to be previously paid shall be billed at a rate of 10% as an administrative, clerical and initiation fee. Once a payment is made on an account or legal Proceedings have been initiated, whether pre or post judgment the withdrawal or cancellation of the claim(s) is only permissible after all fees, court cost, and due diligence expenses have been paid. The jurisdiction for resolving any dispute arising under this agreement shall be in Suffolk County, New York, United States of America.
7. Cancellation of the agreement must be done in writing. Email your request to admin@empirecollectionagency.com or mail to our address above. Cancellation takes effect 30 days after the request is received. Any payments made prior to cancellation are subject to fees pursuant to Article 5. Claims canceled with active payments arrangements are subject to fees equal to the full balance of the account pursuant to Article 5 of this agreement.

Agreed on this date _____/_____/_____

Name (print) _____

Position with Company: _____

Signature: _____