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**CHAMPION**  
COLLEGE SERVICES, INC.™

**APEX** SRM™



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## ADVANTAGE

### LOW-MODERATE Intensity

**CHAMPION PROVIDES AN ADVANTAGE DURING CHALLENGING TIMES.**

The perfect default management maintenance program to give you the Advantage to adapt to the economic conditions and new government regulations. Advantage offers low to moderate intensity for those schools that choose minimal services. Advantage status verifies every 3 months to identify and, then, services them from 60-210 days past due. Advantage also offers moderate skip trace for the hard



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#### STANDARD ADVANTAGE SERVICING INCLUDES:

- A. Introduction letters
- B. Grace period letters
- C. Status verification at least every three (6) months moderately-late delinquencies
- D. Moderate delinquent phone call rotations from 60-210 days past due (1 rotation)
- E. Delinquent letters
- F. Reference calls
- G. Moderate skip tracing (equivalent of 1 rotation)
- H. Processing for payment options, deferments, forbearances, death claims and disability claims
  - I. Out-of-deferment letters
- J. Auditing to insure that there are no missing borrowers

The "Advantage Program" was designed during the good economy of the late 90's when some schools needed minimal default prevention services.

For more information on ADVANTAGE

Contact us