

GENERAL SERVICES ADMINISTRATION  
Federal Supply Service  
Authorized Federal Supply Schedule Price List

On-line access to contract ordering information, terms and conditions, up-to-date pricing, and the option to create an electronic delivery order are available through GSA *Advantage!*, a menu-driven database system. The INTERNET address for GSA *Advantage!* is: [www.gsaadvantage.gov](http://www.gsaadvantage.gov)

Schedule Title: Financial and Business Solutions (FABS)  
FSC Group: 520  
Contract Number: GS-23F-0049J  
SIN: SIN 520-1 Program Financial Advisor  
SIN 520-2 Transaction Specialist  
SIN 520-3 Due Diligence and Support Services  
SIN 520-5 Loan Servicing and Asset Management  
SIN 520-13 Complementary Financial Management Services

For more information on ordering from Federal Supply Schedules click on the FSS Schedules at [fss.gsa.gov](http://fss.gsa.gov). (<http://www.gsa.gov/portal/content/197989>)

Contract Period: June 14, 2013 through June 13, 2018

Contractor Name: RER Solutions, Inc.

Address: 950 Herndon Parkway, Suite 200  
Herndon, VA 20170

Phone Number: 703-742-6789

Fax Number: 703-742-3336

Web site: [www.rer-solutions.com](http://www.rer-solutions.com)

Contact for contract administration: Roy Dudak, CFO  
[roy.dudak@rer-solutions.com](mailto:roy.dudak@rer-solutions.com)

Authorized Negotiators:

Errin Green, CEO  
[Errin.Green@rer-solutions.com](mailto:Errin.Green@rer-solutions.com)

Christopher Kallivokas, COO  
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Roy Dudak, CFO  
[roy.dudak@rer-solutions.com](mailto:roy.dudak@rer-solutions.com)

Business size: small, minority, woman owned  
**Certified 8(a)**, Case Number: 305937, Exit Date August 7, 2022  
Certified 8(m), Woman Owned Small Business ('WOSB')  
Economically Disadvantaged Woman Owned Small Business ('EDWOSB')

Supplement Number: PS-0024

Date: 2/10/2015



## CUSTOMER INFORMATION PAGE

- 1a. SIN 520-1 Program Financial Advisor  
SIN 520-2 Transaction Specialist  
SIN 520-3 Due Diligence and Support Services  
SIN 520-5 Loan Servicing and Asset Management  
SIN 520-13 Complementary Financial Management Services
- 1b. Please see government pricing beginning on page 5.
- 1c. Please see labor category descriptions beginning on page 8.
2. Maximum order: \$1,000,000.00
3. Minimum order: \$100.00
4. Geographic coverage (delivery area): Contractor will provide domestic and overseas delivery.
5. Point(s) of production (city, county, and state or foreign country):  
RER Solutions, Inc.  
950 Herndon Parkway, Suite 200  
Herndon, VA 20170  
  
{Fairfax County, Town of Herndon, Virginia}
6. Discount from list prices or statement of net price: Prices as stated are net prices.
7. Quantity discounts: Not applicable.
8. Prompt payment terms: Net 30
- 9a. Government purchase cards are accepted at or below the micro-purchase threshold.
- 9b. Government purchase cards may be accepted above the micro-purchase threshold with terms being negotiated at the task order level by RER Solutions, Inc. and the ordering agency.
10. Foreign items: Not applicable.
- 11a. Time of delivery: To be negotiated at the task order level.
- 11b. Expedited delivery: Items available for expedited delivery are noted in this price list and are available to be negotiated at the task order level.
- 11c. Overnight and 2-day delivery: To be negotiated at the task order level.
- 11d. Urgent requirements: See contract clause I-FSS-14-B. Agencies can contact the contact for contract administration to obtain faster delivery.
12. F.O.B. point(s): Destination.



- 13a. Ordering address:  
RER Solutions, Inc.  
950 Herndon Parkway, Suite 200  
Herndon, VA 20170
- Tel: 703-742-6789 Fax: 703-742-3336 Email: [info@rer-solutions.com](mailto:info@rer-solutions.com)
- 13b. Ordering procedures: For supplies and services, the ordering procedures, information on blanket purchase agreements (BPA's) are found in Federal Acquisition Regulation (FAR) 8.405-3. Other GSA Schedule features can be found at the GSA Schedule overview page. (<http://www.gsa.gov/portal/category/100611>)
14. Payment address:  
RER Solutions, Inc.  
950 Herndon Parkway, Suite 200  
Herndon, VA 20170
15. Warranty provision: Not applicable
16. Export packing charges: Not applicable.
17. Terms and conditions of Government purchase card acceptance (any thresholds above the micro-purchase level).  
Government purchase cards may be accepted above the micro-purchase threshold with terms being negotiated at the task order level by RER Solutions Inc. and the ordering agency.
18. Terms and conditions of rental maintenance, and repair: Not applicable.
19. Terms and conditions of installation: Not applicable.
20. Terms and conditions of repair parts: Not applicable.
- 20a. Terms and conditions for any other services: Not applicable.
21. List of service and distribution points: Not applicable.
22. List of participating dealers: Not applicable.
23. Preventative maintenance: Not applicable.
- 24a. Special attributes such as environmental attributes: Not applicable.
- 24b. If applicable, indicate that Section 508 compliance information is available on Electronic and Information technology (EIT) supplies and services and show where full details can be found (e.g. contractor's website or other location.)  
The EIT standards can be found at [www.Section508.gov](http://www.Section508.gov).  
Not applicable.
25. Data Universal Number System (DUNS) number: 60-989-0819



26. Notification regarding registration in Central Contractor Registration (CCR) database: RER Solutions, Inc. is registered.  
Registration has been updated into the SAM.gov system.
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RER Solutions, Inc. (RER) is currently a holder of: SIN 520-5, Loan Servicing and Asset Management; SIN 520-1, Program Financial Advisor; SIN 520-2, Transaction Specialist; SIN 520-3, Due Diligence and Support Services; and SIN 520-13 Complementary Financial Management Services on the General Services Administration (GSA) Financial and Business Solutions Federal Supply Service Schedule.

Activities under the GSA Schedule that RER has performed include:

- Valuation, underwriting, due diligence and post-closing portfolio management support for affordable housing portfolios
- Country, industry, and market analysis for structured finance transactions
- Insurance and guarantee claims and amendments processing
- Loan examination, compliance reviews, and procedures recommendations for government guaranteed loans
- Directing and managing workouts of non-performing real estate and loans
- Servicing, monitoring and maintaining Government held loans/assets
- Refinancing Government held loans/assets
- Due diligence, valuation, and stratification on portfolios of loans/assets
- Averting defaults and collecting on delinquent and defaulted loans/assets
- Restructuring loans

Assets may be any type including, consumer loans, current and distressed bank loans, single family and multifamily project mortgage loans, education loans, small business loans, agricultural loans, premiums, etc. An expanded description for many of these services may be found below under our Description of Services for Loan Servicing and Asset Management, Due Diligence and Support Services, and Complementary Financial Management Services.

This is but a small portion of the services that RER is capable of providing. For the most current details of RER's experience and capabilities, please visit our website at [www.rer-solutions.com](http://www.rer-solutions.com).



**RER Solutions, Inc.**  
**GSA FSS AUTHORIZED SUPPLY SCHEDULE PRICE LIST**

- SIN 520-5 Loan Servicing and Asset Management**
- SIN 520-3 Due Diligence and Support Services**
- SIN 520-13 Complementary Financial Management Services**
- SIN 520-1 Program Financial Advisor**
- SIN 520-2 Transaction Specialist**

To allow the Ordering Agency greater flexibility in attending to their financial services needs, RER Solutions, Inc. offers two fee structures. Option 1 is a hourly rate structure and Option 2 is a three part fee structure related to asset management, loan servicing, and asset disposition. The hourly rate structure allows the greatest flexibility to match any pricing structure and/or scope of services as defined at the task order level. The three part fee structure is most closely related to more typical asset management and disposition assignments. The hourly rate structure also provides the Ordering Agency flexibility where special requirements and considerations are not specifically covered in the standard description of asset services. In these cases, RER's hourly fee structure would be used to compute fees for tasks not specifically defined in the description of services. This allows the Government to have more options and may provide a better value.

**Option 1**

2% annual escalation factor on hourly rates

<b>Labor Category</b>	<b>6/15/13- 6/14/14</b>	<b>6/15/14- 6/14/15</b>	<b>6/15/15- 6/14/16</b>	<b>6/15/16- 6/14/17</b>	<b>6/15/17- 6/14/18</b>
<b>Senior Executive</b>	\$379.28	\$386.87	\$394.61	\$402.50	\$410.55
<b>Managing Director</b>	\$297.40	\$303.35	\$309.42	\$315.61	\$321.92
<b>Senior Manager</b>	\$231.65	\$236.28	\$241.01	\$245.83	\$250.75
<b>Project Manager</b>	\$198.75	\$202.73	\$206.78	\$210.92	\$215.14
<b>Senior Professional</b>	\$164.53	\$167.82	\$171.18	\$174.60	\$178.09
<b>Senior Information Technology Specialist</b>	\$158.94	\$162.12	\$165.36	\$168.67	\$172.04
<b>Director</b>	\$144.48	\$147.37	\$150.32	\$153.33	\$156.40
<b>Financial Specialist</b>	\$134.85	\$137.55	\$140.30	\$143.11	\$145.97
<b>Junior Professional</b>	\$125.04	\$127.54	\$130.09	\$132.69	\$135.34
<b>Database Programmer</b>	\$114.51	\$116.80	\$119.14	\$121.52	\$123.95
<b>Assistant Project Manager</b>	\$107.16	\$109.30	\$111.49	\$113.72	\$115.99
<b>Analyst</b>	\$85.49	\$87.20	\$88.94	\$90.72	\$92.53
<b>Para-Professional</b>	\$78.97	\$80.55	\$82.16	\$83.80	\$85.48
<b>Data Processing</b>	\$75.02	\$76.52	\$78.05	\$79.61	\$81.20
<b>Clerical</b>	\$44.75	\$45.65	\$46.56	\$47.49	\$48.44



## **Option 2**

In consideration for providing the services outlined in the standard description of asset services, RER shall be compensated through a three (3) part fee structure comprised of a Management Fee, Disposition Fee and Incentive Fee. The following terms are used to compute the fees:

**Initial Targeted Cash Value (ITCV)** - the gross amount of cash expected to be realized by the Ordering Agency through liquidation of the assets.

**Current Targeted Cash Value (CTCV)** - ITCV less gross collections and less the fair market value, based upon current appraisals, of owned real estate that has been in the portfolio for more than thirty months.

**Liquidated** - represents the full reduction of the Book Value by means of collections and/or write down under delegated authority.

The Ordering Agency will pay all direct asset expenses including Net Operating Losses, appraisals, environmental studies, legal expenses and taxes. RER will be responsible for all its own internal organizational expenses of performing its asset management and disposition services, such as internal accounting systems, salary expense of RER personnel, and corporate overhead.

Within 90 days of the assignment, RER will develop an ITCV for each asset, group of assets, or for the entire portfolio of assets, as determined to be appropriate by RER and the Ordering Agency. Each business plan will be developed by RER outlining the asset status, collection strategy, and expense and budget projections. In addition, the business plan will establish the ITCV and will provide supporting calculations. The business plans will be submitted to the Ordering Agency for review and approval. RER will reserve the right to amend the ITCV within 12 months of assignment, in the event of unforeseen circumstances, subject to the Ordering Agency's reasonable approval. All of the percentage fees quoted are not to exceed percentages and may vary depending upon asset quality and type.

### **Management Fee:**

A monthly Management Fee equal to 0.104% of the Current Targeted Cash Value (CTCV) of the asset pool as of the last day of the prior month.

The Disposition Fee provides an incentive for RER to maximize collections for the Ordering Agency.

### **Disposition Fee:**

Shall be calculated and payable monthly in arrears.

- i. 2.6% of the Cumulative Net Collections up to 37% of ITCV;
- ii. 4.6% of the Cumulative Net Collections in excess of 37% but less than or equal to 60% of ITCV;
- iii. 6.4% of the Cumulative Net Collections in excess of 60% but less than or equal to 78% of ITCV;
- iv. 11.2% of the Cumulative Net Collections in excess of 78% but less than or equal to 93% of ITCV; and,
- v. 16.2% of the Cumulative Net Collections in excess of 93% of ITCV.



The Incentive Fee provides an incentive for RER to achieve maximum collections in an expedited manner.

### **Incentive Fee**

- a. An Incentive Fee equal to the sum of:
  - i. 4.5% of the Net Collections in excess of 33% of ITCV through the first 12 months of the agreement;
  - ii. 5.0% of the Net Collections in excess of 54% of the ITCV through the first 24 months of the agreement; and
  - iii. 9.0% of the Net Collections in excess of 70% of ITCV through the first 36 months of the agreement.
- b. Incentive Fees shall be payable as follows:
  - i. 50% shall be paid semi-annually and 50% shall be credited to the Deferred Incentive Fee Account. Said Account shall be an interest bearing account maintained by the Ordering Agency at an insured financial institution.
  - ii. The Deferred Incentive Fee shall be payable as follows:
    1. 20% of the then current balance, if any, in the Deferred Incentive Fee Account shall be paid to RER when portfolio assets amounting to 90% of the Book Value of the initial portfolio assets has been liquidated;
    2. 25% of the then current balance when 92% of the Book Value of the initial portfolio assets has been liquidated;
    3. 33-1/3% of the then current balance when 94% of the Book Value of the initial portfolio assets has been liquidated;
    4. 50% of the then current balance when 96% of the Book Value of the initial portfolio assets has been liquidated;
    5. The remainder when 98% of the Book Value of the initial portfolio assets has been liquidated.



**RER Solutions, Inc.**  
**LABOR CATEGORY DESCRIPTIONS**

**SENIOR EXECUTIVE**

Senior Principal or Partner of firm. Negotiates and makes decisions for the firm. Provides overall strategy direction for the firm including recruitment of senior managers and directors. Participates in Board decision-making process. Ultimately responsible for all written communication between the client and the firm. Ensures that goals and objectives are accomplished within prescribed timeframe and funding parameters.

**MANAGING DIRECTOR**

Provides the highest level of experience or expertise among managers and is responsible for a larger overall client volume and some marketing duties. Experienced at developing and designing strategies and work plans. Oversees and directs the overall performance of the project and is responsible for decisions on any technical or administrative matters encountered. Has previous experience as a Partner/Principal, preferably with large financial or real estate entities.

**SENIOR MANAGER**

Responsible for the overall management of the Contractor's staff. Areas of responsibility include providing supervision, management and technical assistance to the Contractor's staff. Interfaces with the Government Oversight Manager. Also ensures compliance with instructions from the Government Oversight Manager per terms of the Agreement and with Government Policies and Procedures. Requires previous experience as a Partner/Principal, preferably with large financial or real estate entities. Has previous real estate or financial experience with Government clients.

**PROJECT MANAGER**

Responsible for the day-to-day direction and control of large or complex projects. The Project Manager develops the overall project work plan and monitors the execution of the project against the work plan. Provides technical and functional guidance to the project teams, monitors the progress of tasks and deliverables, tracks and reports project status to program management and ensures that all critical project issues are addressed. Has previous experience managing financial or real estate projects for Government clients.

**SENIOR PROFESSIONAL**

Responsible for the implementation of the Senior Manager or Project Manager Plans and directives to ensure compliance with the Agreement. Areas of responsibility include providing supervision, management and technical assistance to the Contractor's staff and interfacing with the Government Oversight Manager to ensure compliance with terms of the Agreement and Government Policies and Procedures. Has previous government experience as on-site manager or similar experience. Has experience working with various types of financial documents and experience in overall budgeting, staff scheduling and on-site supervision.

**SENIOR INFORMATION TECHNOLOGY SPECIALIST**

Responsible for supervision of computer programmers and/or operations of systems. Plans, directs, or coordinates activities in such fields as electronic data processing, information systems, system analysis, and computer programming. May apply engineering theory and principles to technical problems. Responsible for overall technical infrastructure.



**DIRECTOR**

Responsible for managing client relationships and administering services. Participates in firm, department and team management meetings and contributes in the areas of staff development, technical knowledge, engagement management, and marketing. Provides technical expertise and experience at an advanced level. Has previous experience as a manager, preferably in a large financial or real estate entity.

**FINANCIAL SPECIALIST**

Responsible for executing specific elements of engagements under direct supervision. May supervise several associates and works to identify potential engagement issues and problems. Has previous experience in performing business and/or financial management tasks for commercial or Government organizations.

**JUNIOR PROFESSIONAL**

Assists the management of the Contractor and implements the Contractor's policies. Areas of responsibility include determining the value of financial or real estate assets and supplying technical expertise and assistance to the staff. Has previous government experience in the areas of financial management and real estate. Requires experience with financial documents including organization of documents, filing procedures and maintenance guidelines. Requires four (4) year Bachelors degree from an accredited institution or equivalent business experience.

**DATABASE PROGRAMMER**

Responsible for design, development and implementation of database programs. Works with users to define requirements and ensure that business and other goals are realized. Applies specialized functional and technical expertise in systems development to deliver best client solution. Produces database extracts and project documentation. Ensures consistency of quality across multiple projects.

**ASSISTANT PROJECT MANAGER**

Responsible for assisting project manager in carrying out plans and objectives of the program. Provides guidance to team during manager's absence. Capable of providing team leadership and managing detailed programs with accountability for results. Has experience working with Government organizations.

**ANALYST**

Has at least a bachelor degree in economics, finance, business administration, law or related discipline, with at least two (2) years involved in the areas of finance, economics, real estate and related disciplines.

**PARA-PROFESSIONAL**

Responsible for maintaining an updated, accurate list of assets. Responsible for performing a range of tasks requiring the application of experience and judgment in evaluating financial or real estate assets. Has experience with government policy and procedures or similar corporate experience. Requires ability to track documents such as investor reports and loan notes. Demonstrated ability to exercise independent judgment.



**DATA PROCESSING PERSONNEL**

Responsibilities include executing data processing related tasks in an operational/project-oriented environment. Also includes performing, managing, and coordinating a variety of management information system tasks including hands-on problem resolution, data system testing and implementation and data integrity improvement programs. Should be experienced with interacting with other contractors and systems-related personnel. Should also be experienced in programming of software interfaces, data control and reconciliation, and ad hoc report preparation.

**CLERICAL**

Responsible for providing clerical support. Maintains a close relationship with the supervisor and staff. Performs varied clerical and secretarial duties requiring knowledge of office routine and an understanding of the organization and procedures related to the work of the office. Capable of learning technical and financial terminology to properly classify and file materials.



**Description of Services  
Loan Servicing and Asset Management  
Special Item Number 520-5**

**SERVICE, MONITOR, AND MAINTAIN GOVERNMENT-HELD ASSETS**

The Government operates programs which provide direct loans or loan guarantees to individuals or businesses and may be responsible for servicing, monitoring, and maintaining these loans. Contractor support services are required to maintain a high level of customer satisfaction, to ensure the integrity of the programs, and an agency's financial services.

Contractor loan services are required to provide all support necessary for the effective servicing of Government loans/assets, including providing all necessary processes, facilities, hardware, software, and personnel. Task orders issued against a contract resulting from this solicitation may require servicing of borrower accounts at time periods prior to and during the repayment period, establishing repayment plans for borrowers, maintaining and updating accounts on a database and providing updated information to the ordering agency's central database, providing customer service, billing and collection services, collecting on delinquent loans, reporting to credit bureaus, and all other activities necessary to properly service a loan. Task orders may also require such related services as data entry, storage of printed materials, printing and mailing, clerical support, provision of office space for government personnel, providing training to Federal agency personnel and quality assurance and quality control activities. The loan servicing and asset management contractor is required to report to and consult with the ordering agency regularly about the contract and the status of the work being performed.

**VERIFY AND MAINTAIN BORROWER DATA**

Agencies may require a contractor to perform some or all of the tasks associated with the maintenance of borrower data for the assets being serviced by the contractor. Agencies may issue task orders that include requirements for loan remittance processing services which are similar to the services described below. A task order may require any combination of these services. These services itemize some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required, agencies may issue task orders that include borrower data maintenance services which may require, but are not limited to the following types of tasks:

- Consistently maintain all data elements required to service loans in accordance with requirements established by the ordering agency. The loan servicing and asset management contractor may be required to match each borrower and all loans for that borrower to a borrower master account.
- Maintain the same loan identification number assigned to the loan when it was originated to facilitate easy identification of all loans.
- Maintain the most current and correct borrower data, including updating borrower data on its own system within time frames specified by the ordering agency in the task order. The contractor may be required to process status changes received from multiple sources.



- Maintain and link all loan records and documents (e.g., letters, forms,) to each loan and borrower it services. For records and documents related to a borrower with multiple loans, ensure that these records and documents are referenced by each loan. Provide immediate, direct access to borrower master accounts, loan records and documents to authorized users (e.g., auditors, agency on-site monitors, other agency representatives, etc.).
- Record into its system a record of all contacts, both written and oral, with a borrower or a borrower's representative. Records of oral conversations may be required to be made in plain English without the use of special codes other than standard abbreviations.
- Contact the borrower on other sources of information to verify data on the loan application

### **EXCHANGE DATA WITH AN AGENCY'S CENTRAL DATABASE**

Exchange data with an agency's central database for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for remittance processing services which are similar to the services described below. A task order may require any combination of these services. These services include some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include data exchange services which may require, but are not limited to the following types of tasks:

- Electronically exchange all loan servicing and asset management data with an agency's central database. The contractor may be required to accept data from an agency's central database on a regular basis as defined in the task order. This data may include, but is not limited to such elements as:
  - New assets being assigned for servicing
  - Data regarding payments made by borrowers
  - Income contingent repayment eligibility information
  - Updates to borrower demographic data
- Transmit data to an agency's central database on a schedule and in a format established jointly by an agency, an agency's central database contractor (where applicable), and the loan servicing and asset management contractor, including payment data and borrower contact information/records.
- Reconcile all transactions and financial data elements exchanged with an agency's central database on loans with the data in an agency's central database on a schedule to be determined jointly by the ordering agency and the contractor.
- Image all hard copy documents (e.g., death certificates and notices of bankruptcy) received from an agency's central database or any other source that pertain to the servicer's loan accounts. The contractor may be required to maintain the images and provide copies of the documents as required by the ordering agency.



## **ISSUE FORMS, DISCLOSURES AND LETTERS**

Agencies may require a loan service contractor to perform some or all of the tasks associated with issuing forms, disclosures, and letters for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for these services which are similar to the services described below. A task order may require any combination of these services. These services include some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required, agencies may issue task orders that include form/disclosure/letter issuance services which may require, but are not limited to the following types of tasks:

- Issue to borrowers standardized forms, letters and disclosures for routine activities, and one-of-a-kind customized letters to respond to correspondence or inquiries. The ordering agency may provide the text, names, formats and version numbers for all standard or system generated forms, disclosures and letters in use or in development or may require the contractor to design appropriate correspondence. If designated by the ordering agency in the task order, the contractor shall use the specified texts, names, formats and version numbers when generating these documents and a letterhead approved by the ordering agency for all letters.
- Include in each letter specific information such as an accurate point of contact (i.e., agency name and office symbol, mailing address, electronic mail address, and phone number) for further information as required in a task order. The contractor may be required to duplicate the likeness of agency approved correspondence provided in the task order throughout the life of the task unless a change is approved by the ordering agency.
- Agencies may require the contractor to exclude all extraneous information or enclosures in loan mailings not specified in a task order unless advance written approval from the agency is obtained. The contractor may be required to notify the agency of any problems or issues concerning correspondence format, font, etc., as soon as possible so that the issues may be resolved in a timely fashion.
- Agencies may require contractors to design standard borrower correspondence related to loan servicing and asset management and obtain agency approval of correspondence designs and changes prior to implementation. Agencies may further require the contractor to have the capability of tracking the versions of forms and letters as they change and have the capability of determining which version of a form or letter was sent to a particular borrower and compare results.
- Include any additional appropriate materials, (e.g. forms, remittance document, return envelope) with each letter. If requested by the ordering agency, the contractor shall include a return envelope with each piece of correspondence requiring a response. Ordering agencies may require all correspondence, including letters, forms, and billing statements, to provide for reporting borrower change of address.
- Send/transmit all correspondence via the appropriate vehicle and paid by the method specified in the task order.



- Supply envelopes for all mailings. Agencies may require the contractor to print specified notices on the envelopes.
- Note in its system that correspondence has been sent and maintain an image of all correspondence sent that is not standard.

### **PRODUCE PROJECT MATERIALS**

Agencies may require a loan service contractor to produce project materials for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for this service which are similar to the services described below. A task order may require any combination of these services. These services itemize some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include the production of project materials which may require, but are not limited to the following types of tasks:

Generate, store and distribute loan materials needed to perform loan servicing activities. As required by a task order, the contractor shall generate or provide documents such as, but not limited to the following:

- Individualized repayment schedules
- Deferment forms
- Forbearance forms
- Billing statements
- Coupon books (including different payment options)
- Pre-authorized debit forms
- Annual statements
- Quarterly Statements
- Income Contingent Waiver Forms
- Escrow analysis statements

These forms may be required to be generated in a format approved by the ordering agency.

### **PROCESS STATUS CHANGE UPDATES**

Agencies may require a contractor to process status change updates for the assets being serviced by the contractor. Agencies may issue task orders that include requirements for this service which are similar to the services described below. A task order may require any combination of these services. These services itemize some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide. When required, agencies may issue task orders that include the processing of status change updates which may require, but are not limited to the following types of tasks:

- Process status change updates, including electronic updates and printed paper updates received from an agency or the borrower, in a timely manner or as required by a task order.



- Update the borrower's account and associated asset records with changes in the borrower's status and implement required changes to loan servicing triggered by status changes.
- Notify the borrower of all changes in status that trigger the beginning of a borrower's grace period, or the beginning, or resumption of the borrower's immediate obligation to make scheduled repayments as specified in the task order.

## **CANCEL LOANS**

A task order may require the contractor to process loan cancellations. A loan cancellation is the complete reversal of a loan. For example, if a borrower's status changes and the borrower is therefore not eligible for the loan, then the loan will be completely canceled.

Agencies may require a contractor to cancel loans being serviced by the contractor. Agencies may issue task orders that include requirements for this service which are similar to the services described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

A task order for this service may include, but is not limited to the following types of tasks:

- Reverse all financial entries on booked loans (as specified in a task order) after receipt of notification that a loan is canceled and transmit the account adjustments to an agency's central database during the next transaction transmission.
- Send a written notification of loan cancellation to each applicable borrower and a revised repayment schedule if the borrower has additional outstanding loans that are in repayment.
- Confirm loan cancellation amounts and account adjustments through periodic reconciliation.

## **CONVERT LOANS TO REPAYMENT STATUS**

For some Government loans, a borrower is not required to make any payments (although a borrower may choose to make interest payments on certain unsubsidized loans) during the time the borrower is in deferment status (e.g. Stafford school loans). When the borrower no longer meets the requirements for no-payment, a grace period begins during which no payments are required (although a borrower may choose to make interest payments on certain unsubsidized loans). At the end of the grace period, the repayment period begins. For other Government loans, the repayment period begins immediately on disbursement of the loan. The first payment on a loan is customarily due from the borrower within a specified time period (a grace period) after the loan is fully disbursed.

Agencies may issue task orders that include requirements for loan conversion services which are similar to the services described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide. Agencies may issue task orders for servicing these loans requiring, but not limited to, the following types of tasks



- The contractor may be required to identify loans entering the grace period through status changes provided by an agency's central database, borrowers, or other sources.
- If the contractor has not been notified by the borrower of the repayment option chosen, the contractor may be required to notify the borrower that it provides loan counseling and repayment information specific to the borrower. The contractor may be required by some agencies to use text for this letter and repayment information approved by the ordering agency.
- Provide a repayment schedule to the borrower by a specified time period before the grace period ends which contains the disclosure of repayment information. In disclosing the borrower's repayment schedule, the contractor may be required to use the repayment option chosen by the borrower, if applicable, or if none was chosen, use the standard repayment option required by regulations.
- Prior to the loan's first payment due date, the contractor may be required to provide the borrower a billing statement based on the repayment schedule previously disclosed unless an alternate repayment schedule has been negotiated with the borrower. In addition to loan counseling and repayment options information, the contractor may be required to provide borrowers with default prevention notices by a specified time period from the beginning of the grace period, as frequently throughout the grace period as specified in an agency's request, or if the agency did not define, as frequently as required.
- Prior to the loans first payment due date or at times specified thereafter, the contractor may be required to contact the borrower or otherwise facilitate the borrower's compliance with the loan repayment terms.
- For any loan which is deferred for any reason and for loans in forbearance, the contractor may be required to provide a repayment schedule at a specified time before the deferment or forbearance ends. Prior to the first payment due date, the contractor may be required to provide the borrower a billing statement.
- The contractor may be required to provide loan counseling upon borrower request and respond to borrowers' telephone or written inquiries.
- The contractor may be required to provide alternative repayment plans at the borrower's request. Alternative repayment plans are designed to meet the borrower's needs, yet must meet any prescribed regulations and Government program policy guidelines.
- The contractor may be required to notify the borrower to confirm the agreed upon repayment plan. As provided for in the applicable loan regulations, some borrowers have the option of changing repayment plans at any time.

### **CALCULATE INTEREST**

As part of the contractors' duties, agencies may require the contractor to perform the interest calculations on the loans being serviced. Agencies may issue task orders that include requirements for interest calculation services which are similar to the services described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is



not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include this service which may require, but are not limited to the following types of tasks:

- The contractor may be required to calculate the interest that accrues on borrowers' accounts in accordance with the applicable regulations and the loan terms and conditions.
- The contractor may be required to post accrued interest to borrower's accounts at time intervals specified by the ordering agency in a task order and report posted interest to an agency's central database daily.
- The contractor may be required to provide amortization schedule to the borrower.

### **ASSESS FEES AND LATE CHARGES**

If an agency chooses to impose fees or late charges on Government loans, it may require contractor services to assess, post and collect them. Agencies may issue task orders that include requirements for this service which are similar to the services described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include this service which may require, but are not limited to the following types of tasks:

- Assess and post to borrowers' accounts applicable fees and late charges on a loan in accordance with the applicable loan regulations and the loan terms and conditions. Amounts posted may be required to be transmitted to the agency's central database regularly.
- For borrower payments that are not honored by a bank, agencies may require the contractor to assess a dishonored payment fee in an amount specified by the ordering agency, post the fee to the borrower's account, and transmit the information to the agency's central database. The contractor may also be required to provide notification to borrowers of dishonored payment fees and late charges assessed on their accounts.

### **BILL THE BORROWER**

Agencies may require a contractor to perform some or all of the billing tasks related to the loans it is servicing. Agencies may issue task orders that include requirements for loan-billing services which are similar to the services described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include billing services which may require, but are not limited to the following types of tasks:



- Bill the borrower as directed by the ordering agency. Common examples include sending consolidated bills or coupon books to borrowers for loans on which payments are due in the interval and method established in the task order.
- Notify borrowers of upcoming changes in interest rates, repayment schedule changes, etc. Some agencies may require the contractor to store any such messages on the database, so as to be easily retrieved in cases where the information must be regenerated.
- Have the ability to link specific text fields with the correct billing cycle.
- Provide several payment due dates each month. The contractor may assign borrowers a payment due date or allow borrowers to choose from the payment due dates offered by the contractor. However, the contractor may be required to allow a borrower to change his/her payment due date upon request and at no additional cost to the borrower.
- Provide billing statements to borrowers by a specified time period prior to the payment due date. Some agencies may require billing statements to contain all materials required for remittance.
- Provide information regarding advance payment, or additional amounts which could be applied to the principal to reduce the amount owed or reduce the time for paying off the loan.
- Have the capability to regenerate billing statements when those initially prepared have erroneous or misleading information on them or when requested by the borrower. These regenerated statements may be required to reflect the account status as of the appropriate billing cycle as it should have been if the correct information had originally been used. In addition, the contractor may be required to adjust the mailing dates on the billing statements and the payment due dates, both on the billing statements and in the loan servicing system, to reflect the delay in mailing correct billings.
- Upon the receipt of adequate consecutive monthly payments from a borrower who has entered the repayment period, the contractor may cease sending billing statements and may be required to instead send payment coupons to the borrower. However, the contractor may be required to continue to send billing statements to borrowers who have income contingent repayment plans and borrowers requesting such service.
- Provide coupon books to the borrower by a specified time period prior to the due date of the next regularly scheduled payment for which no billing statement will be sent. The contractor may be required to provide replacement coupon books as requested by borrowers. Each coupon may be required to contain appropriate information such as the account identification, payment amount, payment number, etc.
- The contractor may not be required to issue coupon books or billing statements to borrowers who are paying by pre-authorized electronic debit.
- Incorporate specific rules into its system for billing and collecting final payment.



## **PROCESS BORROWER REMITTANCES**

Agencies may require a contractor to perform some or all of the tasks associated with processing the borrower's remittances for the loans the contractor is servicing. Agencies may issue task orders that include requirements for loan remittance processing services which are similar to the services described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include loan remittance processing services which may require, but are not limited to the following types of tasks:

- Post data received from the ordering agency's Central Database regarding payments to borrower accounts within a specified time period of receiving the data. Payments may be required to be posted with an effective date of the date of receipt at the lockbox.
- Deliver any borrower payments received at the servicing site to a specified loan lockbox for processing. The contractor may be required to provide and retain for its records a manifest of all payments being sent to the lockbox. The contractor may be required to resolve any discrepancies within a specified time period of receipt of this notification.
- Apply payments fees, collection costs, interest, and principal in the order specified by the ordering agency. The contractor may be required to correctly apply payments when a single payment is received with and for multiple billing coupons.

## **PROCESS BORROWER REQUESTS FOR REMITTANCES VIA PRE-AUTHORIZED DEBIT**

Agencies may require a contractor to perform some or all of the tasks associated with processing the borrower's remittances via electronic debit for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for loan remittance processing services which are similar to the services described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include loan remittance processing services via electronic debit which may require, but are not limited to the following types of tasks:

- Provide the borrower with information and request forms for repayment via pre-authorized debits. The contractor may be required to provide these forms when providing the borrower a repayment schedule and may be required to provide the selection form through the life of the loan, upon borrower request.
- System generated loan lockbox approved pre-authorized debit form.



## **DETERMINE INCOME CONTINGENT REPAYMENT (STUDENT LOANS)**

Agencies may require a contractor to perform some or all of the tasks associated with determining the repayment amount based on the borrower's income, in accordance with agency guidelines, for the loans the contractor is servicing. Agencies may issue task orders that include requirements for this service which contains services which are similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include determining the repayment amount based on the borrower's income which may require, but are not limited to the following types of tasks:

- Determine income contingent repayment (ICR) schedules in accordance with ordering agency guidelines. Some agencies may require the contractor to incorporate these guidelines into the loan servicing system so that calculations can be made automatically.
- When converting a loan to repayment status, send the borrower any agency required forms regarding income contingent repayment and, the release of income tax data, and obtain other information necessary to calculate the monthly ICR payment amount.
- Image and review any waiver form returned by a borrower. If the form is not correctly completed, the contractor may be required to send the borrower a new form to complete, along with an explanation indicating the error(s). If an acceptable form is received, the contractor may be required to transmit the electronic image of the waiver form in a separate file to an agency's central database to be forwarded in turn to the IRS for approval.
- Upon (and under no other circumstances) receiving notification of IRS approval of the waiver from an agency's central database, the contractor may be required to send a transaction file to the ordering agency's central database containing a request to obtain income tax data from the IRS. The ordering agency's central database will obtain the necessary information from the IRS (Adjusted Gross Income and Filing Status) and transmit this information to the contractor. The contractor may be required to use this information, along with information obtained from the borrower, to calculate the ICR payment amount, and begin billing the borrower for this amount.

The contractor may be required to obtain, update, or accept necessary information should there be a problem obtaining information from the IRS or if the borrower volunteers to provide alternate documentation.

- The contractor may be required to recalculate the ICR payment, in accordance with the ordering agency's guidelines, at a borrower's request.
- The contractor may be required to provide counseling information to the borrower regarding repayment options and the effects of negative amortization. Unless the borrower or the ordering agency requests a different repayment plan, the contractor may continue servicing the borrower's account based on the income contingent repayment amount.



- The contractor may be required to recalculate the borrower's ICR payment amount in accordance with the ordering agency's guidelines, and provide the appropriate disclosure to the borrower under various circumstances (e.g. change in family size).
- The contractor may be required to calculate joint repayment under the ICR plan. Under joint repayment, spouses who both have loans, and who file their federal income tax return jointly, may have the payment amounts on their loans calculated based upon their combined income.

Note: Contractor employees are subject to criminal prosecution for willful disclosure to third parties of information secured from Federal tax returns (26 U.S.C. Section 7213(a)).

### **PREPARE ANNUAL STATEMENTS**

Agencies may require a contractor to perform some or all of the tasks associated with determining the preparation of annual statements for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contains services which are similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders preparing annual statements which may require, but are not limited to the following types of tasks:

Prepare and send an annual statement each year to every borrower. The annual statement may be required to contain information such as:

- Borrower Identification Number
- Borrower Name and Address
- Period Covered by the Statement
- Beginning Account Balance
- Account Activity
- Ending Account Balance
- Changes in Variable Interest Rates
- Toll-free Customer Service Telephone Number
- Free-form text area for additional information required by an agency
- Any additional information required for adequate reporting as specified by an agency
- Tax and Insurance Escrow Information

Provide endorsers annual statements. Agencies may require all endorsers or a selected group of endorsers (e.g. endorsers on loans that are delinquent) be provided annual statements.

Respond to telephone and letter inquiries regarding annual statements within timeframes established in the task order.

Have the capability to regenerate annual statements, when those initially prepared have erroneous, incorrect, or misleading information on them. These regenerated statements may be required to reflect the account status as it should have been when the statements were initially prepared.



## **RECONVERT LOANS**

Agencies may require a contractor to perform some or all of the tasks associated with reconverting loans. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include the reconversion of loans which may require, but are not limited to the following types of tasks:

- Reconvert borrower loans from repayment into a payment-not-due status if appropriate.
- Reverse any late charges assessed and any interest erroneously calculated in accordance with the ordering agency's guidelines. In addition, the contractor may be required to correct reports sent to an agency's central database and credit bureaus if the contractor reported the borrower as delinquent or defaulted.
- In the event of any reconversion, cease billing and provide the borrower with an adjusted statement of account balances. The contractor may be required to generate the appropriate transactions to an agency's central database.
- Reconvert a loan within a specified time period of obtaining the required information and cease collection activities immediately.

## **COLLECT ON DELINQUENT LOANS**

Agencies may require a contractor to perform some or all of the tasks associated with collecting on delinquent loans for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contain services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include the collection of delinquent loans which may require, but are not limited to the following types of tasks:

- The contractor may be required to follow the lender due diligence requirements specified in 34 CFR 682.411 for some student loans, or an alternative collection process approved by the ordering agency when collecting delinquent loans.
- The contractor may be held responsible for performance of collection activities in accordance with agency requirements.
- If the contractor is notified that a borrower received a loan for which the borrower was not eligible, the contractor may be required to send a final demand notice to the borrower requesting payment in full within a specified time period. If the borrower does not pay in full or provide reasons why the loan should not be paid in full, the contractor may be required to notify an agency's central database that the loan is in default so that the loan will be transferred to an agency's debt collection service.



- The contractor may be required to provide information to ensure delinquent borrowers understand the collection process and their benefits, rights, and responsibilities. The contractor may be required to maintain borrower contact by means of letters, telephone calls, and other notifications as appropriate.
- The contractor may be required to take action to recover a debt from its endorser (if applicable) when a debt becomes delinquent. When collecting from an endorser, the contractor may be required to use the same types of letters and bills that it uses to collect from the primary borrower.
- The contractor may be required undertake a customer and results oriented focus to collection activities and ensure that all attempts to collect are fair and reasonable, and do not involve harassment, intimidation, false or misleading representation and that no communications concerning a debt involve persons other than the debtor or the debtor's attorney.
- The contractor may be required to record all collection activity occurring on an account. This information may include skip-trace attempts that have produced specific information on the location of the debtor, written and verbal contacts to, from, and concerning the debtor or the debtor's representative, repayment negotiations, and all other pertinent data on each account. The contractor may also be required to record the name, address, home and work telephone number changes, and information regarding the debtor's employment, (e.g., employer's name, address and telephone number).
- Maintain the results of all collection activities and provide summary and detailed reports, including account status reports when requested.

## **RESOLUTION OF COMPLAINTS**

Agencies may require a contractor to perform some or all of the tasks associated with resolving complaints for the loans/assets being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include the resolution of complaints relating to loan servicing and asset management activities which may require, but are not limited to the following types of tasks:

- Upon receipt of any complaint from the ordering agency or directly from the borrower that alleges a violation by the contractor of state or Federal law, the contractor may be required to immediately cease collection activity on the account in question. The contractor may be required to provide to the ordering agency a copy of its collection activity record on the account within established timeframes, any other relevant information, and a draft response to the complaint so that the agency may respond to the complaint.



- The contractor may be required to cease collection activity on accounts identified in a complaint until resolution of the complaint has been approved by the ordering agency. After oral or written notification from the agency that a complaint has been satisfactorily resolved, the contractor may be required to immediately initiate the appropriate action on the account.
- An agency may require any inquiry from a U.S. Senator's Office, U.S. Congressional Office, State or Local Government Office, or other Government body regarding a loan account be forwarded to the ordering agency within a specified time period of receipt together with the contractor's draft response to the inquiry and any pertinent documentation.
- During the resolution of a complaint, the contractor may be required to take steps to ensure that the problem that caused the complaint will not recur.

### **DISCHARGE LOANS DUE TO DEATH, DISABILITY, BANKRUPTCY, ETC.**

A borrower's obligation to repay a loan may be canceled due to death, total and permanent disability, bankruptcy or other specified reasons. Agencies may require a contractor to perform some or all of the tasks associated with discharging loans. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include the discharge of loans which may require, but are not limited to the following types of tasks:

- The contractor may be required to write off designated loans in accordance with agency loan regulations.
- The contractor may be required to review, approve (based on specific agency guidelines), and image all documentation related to the cause for the loan discharge.
- The contractor may be required to report the loan cancellation and the reason to an agency's central database within a specified time period. The contractor may be required to provide the borrower or the borrower's executor (in the case of a cancellation due to death) with written confirmation stating that the obligation to repay the debt(s) has ended.
- Within a specified time period of receiving notification that is not sufficient to write off a loan, the contractor may be required to obtain proper documentation which sufficiently justifies the loan discharge.
- After the contractor has proof that a loan discharge is warranted, the contractor may be required to not make any other attempts to collect on the loan from the borrower, cancel the remaining loan obligation, and generate the appropriate transactions to the agency's central database.



- The contractor may be required to return any payments received from or paid on behalf of the borrower (including payments made by a cosigner) in accordance with agency procedures as specified in the task order.

### **LOAN CONSOLIDATION**

Agencies may require a contractor to perform some or all of the tasks associated with the consolidation of loans for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include the consolidation of loans which may require, but are not limited to the following types of tasks:

- The contractor may be required to fully comply with the regulatory requirements for servicing loans in an agency program.
- Some Federal loan program borrowers can obtain consolidation loans from lenders to pay off their loans. When applicable, the contractor may be required to provide requested information to the agency or the loan origination contractor on loans borrowers may wish to consolidate that are serviced by the contractor. The contractor may also be required to explain, upon borrower request, loan consolidation options available to borrowers for consolidating their federal loans.

### **TRANSFER LOANS**

The contractor may be required to cease servicing activity on a borrower's loans so that an agency may transfer loans to another servicer. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders to transfer loans which may require, but are not limited to the following types of tasks:

- The contractor may be required to send all appropriate records, data and documents pertaining to any accounts transferred to a new location specified by an agency. This might include both electronic, optically imaged and hardcopy records. In addition to data sent to the agency's central database on a regular, periodic basis, all records of borrower contact, collection histories and all imaged documents pertaining to transferred accounts may be required to be sent. The contractor will also forward any documents subsequently received on a borrower's account to the new location.
- The contractor may be required to maintain all of a borrower's loan records (electronic and physical) in such a manner that the loans can be readily transferred to the agency or its designee to support a smooth transition of servicing activities.



- The contractor may be required, within a specified time period from the date a loan is transferred, to provide a notice to the borrower of:
  - the transfer action and effective date
  - the address of the new collection point to which subsequent correspondence and payments must be sent, if any
  - the telephone numbers of points of contact at both the former contractor and the new contractor.

### **TRANSFER DEFAULTED LOANS**

Agencies may require a contractor to perform some or all of the tasks associated with transferring defaulted loans for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

An agency shall provide the specific circumstances which place a loan in default status. This normally includes such factors as:

- the borrower's (and endorser, if applicable) failure to make an installment payment when due or meet other terms of the promissory note
- the documented appearance of actions which lead to a reasonable conclusion that the borrower no longer intends to honor the obligation to repay
- the documented appearance of actions which lead to a reasonable conclusion that the borrower no longer intends to honor the obligation to repay
- the failure to repay persists for time period specified by the ordering agency

When required agencies may issue task orders that include the transferring of defaulted loans which may require, but are not limited to the following types of tasks:

- The contractor may be required to transfer defaulted loan data to an agency's central database for the purpose of transferring the loan to an agency's Debt Collection Service (DCS).
- After the contractor has sent a final demand letter or other such notice to the borrower and received no response from the borrower for a specified time period, the contractor may be required to submit a transaction to the agency's central database notifying it that the loan is in default. Collection responsibility for the loan may then be transferred to DCS for enforced collection.
- Since the transfer of the defaulted loan changes the party to whom the borrower must send subsequent payments, the contractor may be required to, within a specified time period from the date a loan is transferred, provide a notice to the borrower with information required by the ordering agency such as:
  - the transfer action and effective date
  - the name and address of the new collection point to which subsequent payments and correspondence must be sent
  - the telephone numbers of points of contact at both the contractor and DCA



## **ACCEPT LOANS FROM ANOTHER SERVICER OR DCS**

Agencies may require a loan service contractor to accept loans from another servicer or from the agency's debt collection service department or contractor. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders to accept loans from other parties which may require, but are not limited to the following types of tasks:

- The contractor may be required to accept loan records (electronic and physical) returned from DCS because of correction of default conditions or because the loans were sent to DCS in error. The contractor may be required to follow procedures established by the ordering agency for accepting loan transfers.
- The contractor may be required to service rehabilitated loans received from DCS and loans transferred from another contractor according to their loan status at the time of transfer, e.g., repayment, delinquent, etc.
- The contractor may be required to link loans received to the original loans (for rehabilitated loans) and to any other existing loans for the same borrower.
- The contractor may be required to notify borrowers of the transfer in loan servicing responsibilities and the new address for remitting repayments, if any, and commence servicing the loan within a specified time period of receiving all relevant records pertaining to a loan.
- The contractor may be required to confirm the receipt of all necessary loan documents through the regular periodic reconciliation with an agency's central database.

## **PROCESS RETURNED MAIL**

Agencies may require a contractor to process returned mail relating to the loans being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders to process returned mail which may require, but are not limited to the following types of tasks:

- Process all returned mail within a specified time period of receipt.
- Contact appropriate parties (e.g., borrower references, other loan contractors, etc.) to determine a correct address. Agencies may direct the contractor to destroy all correspondence for which no correct address can be found.

- Update an agency's central database regularly, as required by a task order, with new addresses obtained as a result of processing returned mail.

### **PERFORM SKIP-TRACING**

Agencies may require a contractor to perform skip tracing for the loans and other assets being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders to perform skip tracing which may require, but are not limited to the following types of tasks:

- The contractor may be required to begin to aggressively skip-trace a borrower within a specified time period of learning that it does not have a current borrower address.
- The contractor may be required to perform at least those skip-tracing activities described in 34 CFR 682.41 I (g).
- The contractor may be required to transmit periodically (as specified in a task order) to an agency's central database all updated information obtained as a result of skip-tracing activities performed.

### **REPORT TO CREDIT BUREAUS**

Agencies may require a contractor to report on all loans it services to all national credit bureaus on a periodic basis in accordance with credit bureau requirements for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include credit bureau reporting services which may require, but are not limited to the following types of tasks:

- All reporting may be required to be on electronic media in an approved format specified by the credit bureau or the ordering agency. The contractor may be required to report information, as required by the credit bureau or the ordering agency, such as the following:
  - The total amount of loans made to the borrower, within a specified time period of each disbursement
  - The outstanding balances of the loans
  - Information concerning the repayment status of the loans, within a specified time period after a change in that status from current to delinquent
  - The date the loans are fully repaid or discharged by reason of the borrower's death, total and permanent disability, or bankruptcy
  - Other information required by law to be reported



## **PROVIDE CUSTOMER SERVICE**

Providing customer service which is satisfactory to the ordering agency and the borrower is essential to the success of any loan program. Agencies may issue task orders which define the minimum customer services standards which are expected of the contractor which contains requirements similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the type of customer service a contractor is expected to provide.

When required agencies may issue task orders which discuss customer service that may require, but are not limited to the following types of tasks:

- The contractor may be required to provide the support necessary to establish and improve customers' (e.g., borrowers, the ordering agency, other agency contractors, other agencies, etc.) understanding of the loan/asset program and their rights and responsibilities under the program.
- The contractor may be required to be capable of responding fluently to oral inquiries and written correspondence in both English and other languages. The contractor may also be required to have the capability of responding to borrower inquiries by facsimile or electronic mail if requested to do so by the borrower.
- The contractor may be required to provide accurate responses to inquiries about a specified loan program. Topics may include, but are not limited to:
  - Repayment options
  - Repayment amounts and time frames
  - Deferrals and forbearance
  - Interest capitalization
  - Collection steps and consequences of non-payment
  - Available literature, forms, and related instructions
  - Rules governing application of payments
  - Remittance information
  - Loan payment history
  - Status of borrowers' loans
  - Federal consolidation loan options available to borrowers and the appropriate contact person for obtaining more information
  - History of collection activity, correspondence, status changes, and other activities for loans

## **RECONCILE WITH AN AGENCY'S CENTRAL DATABASE**

Agencies may require a contractor to reconcile with an agencies central database on a regular basis for the loans being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders which include reconciliation procedures which may require, but are not limited to the following types of tasks:



- The contractor may be required to reconcile borrower account data with the borrower account data exchanged with the agency's central database on a schedule to be determined by the ordering agencies.
- The contractor and the central database may be required to transmit error transactions reflecting incomplete or corrupted transmissions and summary total mismatches resulting from the balancing effort.
- The contractor may be required to reconcile each transaction exchanged with an agency's central database during regular balancing, using rules to be provided by the ordering agency. The contractor may be required to work with the agency's central database to resolve discrepancies and re-run the reconciliation until there are no more discrepancies.

### **ISSUE WELCOME LETTERS AND GOODBYE LETTERS**

Agencies may require a contractor to issue welcome and goodbye letters for the loans/assets being serviced by the contractor. Agencies may issue task orders that include requirements for this service which contains services similar to those described below. A task order may require any combination of these services. These services illustrate some of the types of tasks that the contractor may be required to perform under this contract, but this is not intended to be an all-inclusive list. Rather, it illustrates the types of services a contractor may provide.

When required agencies may issue task orders that include the issuance of welcome letters which may require, but are not limited to the following types of tasks:

- Notify the borrower that it has received a borrower's loan for servicing within a specified time period of receiving the loan from an agency's central database. The notification to the borrower may be required to include elements such as a welcome letter including a re-disclosure of the loan amount and terms, and the name of the office to contact at the contractor if the borrower did not receive the loan proceeds or has any questions.
- Generate and mail a welcome letter to the borrower each time a borrower receives a loan disbursement, the borrower's loan balance changes for reasons not attributable to the borrower, or the loan is canceled. The contractor may be required to send the welcome letter to the borrower within a specified time period of receiving a transaction from an agency's central database that updates the borrower's loan amount.
- The contractor may be required to respond accurately to basic questions posed by callers regarding other agency related loan programs and refer detailed inquiries to the appropriate agency's representative for further information.
- The contractor may be required to route correspondence received at any address or telephone line to the appropriate agency point of contact within a specified time period of receipt.
- The contractor may be required to provide borrowers access to toll-free telephone lines provided through an 800 number service. The contractor may be required to provide customer service via the 800 number service for agency specified business hours (e.g. 9:00 am to 9:00 PM Eastern Time).



- The contractor may be required to demonstrate an adequate telephone system meeting standards for dropped calls, wait time, adequate service, call back time, etc.
- The contractor may be required to institute a quality control mechanism to ensure the accuracy of answers provided in response to telephonic and written inquiries. The contractor may also be required to routinely examine a statistically valid sample of the responses provided in response to customer inquiries and provide the data gathered to the ordering agency.
- The ordering agency may require the contractor to use agency approved voice response unit scripts.
- The contractor may be required to respond to all mail inquiries for routine and unique requests within a specified time period. If the inquiry/request cannot be addressed within the specified time period, the contractor may be required to inform the sender of a specific date by which the contractor shall provide the answer. Form letters should be used only when appropriate for routine inquiries and requests.
- The contractor may be required to supplement written responses with phone calls, as appropriate, to promote understanding, eliminate confusion, and, in general, to promote customer satisfaction. The contractor may be required to initiate borrower contact by telephone if necessary to facilitate problem resolution or to convey conclusions.
- The contractor may be required to keep a record for use in loan servicing of all pertinent information obtained through customer service actions. This information may be required to be electronically transmitted to an agency's central database within a specified time period of receipt of a request from the agency.

In addition to the above tasks, the contractor may be asked to conduct customer service surveys. If required by a task order, the contractor may be required to develop customer satisfaction surveys to aid an agency in improving the loan program's customer service. The contractor may be required to assist the agency in all aspects of conducting the survey including, but not limited to such tasks as: obtaining OMB clearance; conducting the survey; tabulating and analyzing responses and providing summarized results.

Based on the survey results, the contractor may be required to develop a plan and a schedule for responding to any significant dissatisfaction revealed as a result of customer surveys.

### **REFINANCE GOVERNMENT-HELD LOANS**

Some Government-held loans--both current and delinquent--carry interest rates above current market rates. As an alternative to selling them, financial services are needed to assist agencies in refinancing these loans for the loan holders.

This might reduce the financial burden on the loan holders, bring some delinquent loans current, and remove some loans from the agencies inventory. Loan refinancing would generate considerable proceeds for the Federal Government.

When required by a task order, the contractor may be required to facilitate the refinancing of current and delinquent Government-held loans. A task order may include services similar to the following tasks:



- Assess feasibility of refinancing unsubsidized loans with insured or conventional financing.
- Assess feasibility of refinancing subsidized loans through State Housing Finance agencies or by some other means.
- Assess feasibility of refinancing delinquent loans by recasting the loans and lowering debt service to bring loans current.
- Apply agency underwriting standards for project income and expenses and physical condition to assess feasibility of refinancing.
- Assess methods for lowering transaction costs and encouraging mortgagors to refinance, even at the same interest rate, including cost-effectiveness of an agency purchase of a blanket commitment of refinancing funds.
- Recommend any modifications to current agency rules or procedures needed to facilitate refinancing, including the development of simplified refinancing procedures.
- Assess individual proposals for refinancing which are unique or differ significantly from current agency policy guidelines, analyze their value to the agency, and make recommendations, as appropriate, for revision of agency policies and procedures.
- Assist the agency with subsidy layering reviews.
- Provide technical assistance on the restructuring of agency-held or insured project loans, including assessing workout proposals, mortgage modifications, bond refinancing, and partial payments of mortgage insurance claims proposed by owners.

#### **ENFORCE CREDITOR'S RIGHTS UNDER THE LOAN**

The contractor may be required to assure that borrowers comply with all of the terms and conditions of the loan. Agencies may issue task orders that may require, but are not limited to the following types of tasks:

- Review the condition of the loan collateral. Promptly notify the ordering agency on any actual knowledge that any mortgaged property, or any part thereof, is out of repair or is deteriorated, or if any strip waste is suffered or committed, or is damaged by fire or other casualty or cause.
- Review and report upon the status of all reserves or escrow accounts that the borrower is required to maintain at defined intervals.
- Review loan covenants and enforce them directly or through prompt referral to the Government agency.

#### **PROTECT LOAN COLLATERAL**

The contractor may be required to monitor the status of real property or other loan collateral and shall act promptly to protect the Government's interest in that collateral. Agencies may issue task orders that may require, but are not limited to the following types of tasks:



- Pay when due from the Escrow account, all taxes, insurance premiums and other escrow expenses required to be paid by the terms of the Mortgage loans. In the event there are insufficient monies on deposit in the Escrow account with respect to a Mortgage Loan when due, the contractor may apply to the Agency for reimbursement of such advances, without interest, with respect to any Mortgage Loan at the time such advances have accumulated to a set aggregate amount of providing that such Mortgage Loan is foreclosure serviced in accordance with the task order. After the Agency has authorized foreclosure proceedings, no advances will be reimbursed until there is a final disposition of the Mortgage Loan. Any advances which have not been reimbursed by the Agency or by the Mortgagor shall be reimbursed by the Agency out of the proceeds of foreclosure, assignment or other final disposition of the Mortgage Loan.
- Assure that all buildings and improvements securing each Mortgage Loan are insured against fire and other hazards as required by and under the conditions set forth in the task order. The contractor's obligation to cause such insurance to be maintained shall be absolute, regardless of any failure or future by any Mortgagor to pay in a timely fashion the premiums therefore, and the contractor agrees to indemnify the Agency for any loss suffered by the Agency because hazard insurance as required by the task order is not in effect with respect to any mortgaged property, except as provided in the task order.
- Make proper and timely application (including the filing of all necessary notices) for all fire and other causality insurance payments upon acquiring actual knowledge of damage to any mortgaged property by fire or casualty and shall collect and apply all proceeds thereof in accordance with the task order.
- Take all steps necessary and proper to enforce the rights of the agency under any mortgage which is in default. Keep the Agency fully informed of such steps. Pending completion of these steps, the Contractor may be required to protect the mortgaged property against strip and waste. At the option of the Agency, the Agency may assign such mortgage to the Contractor which shall at the direction of the Agency conduct all foreclosure or similar proceedings in its own name and thereafter assign or convey any title, equity, right or funds acquired by such foreclosure or proceedings as directed by the Agency. The Contractor may be required to assist the Agency in marketing such properties upon the Agency's request. The Contractor may be reimbursed by the Agency out of the proceeds of foreclosure, assignment or other final disposition of the mortgage Loan. If the Agency shall so direct, the Contractor may be required to relinquish servicing of a Mortgage Loan in default, and resume servicing when requested by the Agency.
- Notify the agency upon discovery of any representation of warranty made in obtaining a Mortgage Loan which is found to be false.

### **SHARE AND MANAGE CREDIT RISK ON SERVICED LOANS**

When required agencies may issue task orders that may require, but are not limited to the following types of tasks:

- Take a share of the credit risk on loans serviced for the Government. When required, agencies may issue task orders that may require, but are not limited to the following types of tasks:



- Reimburse the Government for a specified fraction of each serviced loan, or of each serviced loan portfolio that defaults over the servicing period.
- Service and collect on such loans, to the best of its ability and with reasonable diligence according to prudent commercial standards, and subject to any particular servicing requirements that may be specified in the task order and in compliance with law and regulations that govern the servicing of such loans.

#### **WORKOUT OR RESTRUCTURE TROUBLED LOANS**

The contractor shall take steps to maximize the Government's recovery from troubled loans. When required, agencies may issue task orders that may require, but are not limited to the following types of tasks:

- Negotiate with the borrower to restructure loan payments in accordance with prudent commercial standards.
- Foreclose and sell or supervise sale of collateral.
- Workout agreements with other creditors to protect the Government's financial interests in the loan or loan collateral.

#### **LOAN AND OTHER ASSET GUARANTEE SUPPORT SERVICES**

The contractor shall assist the Government with loan and other asset guarantee support services. When required, agencies may issue task orders that may require, but are not limited to the following types of tasks:

- Accounting of premiums
- Follow up with lenders on unpaid premiums
- Claims processing support
- Refunding of overpayments



**Description of Services  
Program Financial Advisor  
Special Item Number 520-1**

Under SIN 520-1, Program Financial Advisor, RER Solutions, Inc. provides assistance on a wide variety of issues across multiple categories, including: asset marketability, program development, trust or other monetary fund management and benefit administration, equity monitoring, originations, and addresses any other considerations regarding the acquisition, management and/or resolution of an asset. This includes but is not limited to the following:

- Develop and manage an asset resolution program:
  - Review asset base or some portion thereof and provide specific recommendations/strategies as to the best management and/or disposition vehicle to use in order to maximize recoveries in the current marketplace
  - Develop an Asset Resolution Plan
  - Analyze new products to be offered for sale to determine potential marketability
  - Determine the value of an overall asset portfolio
  - Estimate and report the effects of asset programs for purposes of budget formulation and execution
- Asset sales:
  - Review, design, and reposition a strategic plan, business plan, and/or policies for an asset sale
  - Develop asset sales schedules and financial projections for budgetary, performance management, and capacity planning purposes
  - Prepare reports or analyses in support of an asset sales program
- Develop, manage and/or implement an origination program:
  - Assess aging or deteriorating assets and develop and analyze public/private partnership scenarios to rehabilitate the assets
  - Re-engineer financing structures to provide the most advantageous financing for an asset
- Equity oversight and transaction administration:
  - Asset management: monitor the operations and performance of the partnership through review of the general partner's business plans, financial reports and projections to protect against reduction in value or mismanagement of assets
  - Investor reporting: Use various financial indicators to provide a detailed reporting package for each transaction representing the current financial status and performance of a portfolio
- Post sale analysis and resolution support:
  - Assist on post-closing matters
  - Develop, gather, scrub, and store data relevant to support the asset resolution program
  - Develop and maintain an electronic presence that will be a principal point of contact for agencies and constituencies interested in an asset resolution program

For the most current details of RER's experience and capabilities, please visit our website at [www.rer-solutions.com](http://www.rer-solutions.com) .



**Description of Services  
Transaction Specialist  
Special Item Number 520-2**

Under SIN 520-2, Transaction Specialist, RER Solutions, Inc. provides assistance in all asset resolution related areas including valuation and pricing, portfolio stratification, restructuring and disposition strategies which best meet agency goals. RER makes specific recommendations as to the best execution and provides marketing, budget and credit reform analyses. This includes but is not limited to the following:

- Pricing/valuation of an asset or group of assets:
  - Value or price an asset on an asset and/or portfolio basis
  - Develop a valuation/pricing model
  - Estimate cash flows and net sales proceeds based on the use of the Model
  - Update asset valuation/pricing
- Review of pending sale:
  - Estimate the recovery value for each disposition option considered
  - Explain the valuation methodology
  - Run bid evaluation models showing advantages and disadvantages
  - Estimate cost of resolution and gather and analyze data to develop and model the input assumptions
  - Identify appropriate timeline for resolution of the specific asset packages
- Conduct transactions:
  - Develop sales strategy in accordance with asset disposal laws and regulations
  - Participate in the post-bid meeting
  - Review the post-sale documentation and participate in the agency review meeting
- Budget and budget analysis:
  - Complete budget documents and reports
  - Estimate the budgetary cost of future or on-going resolutions
- Marketing and pre/post asset resolutions support:
  - Review marketing plans including letters to borrowers, initial sales announcements, targeted investor/buyer calls, ad layouts, and ad placements strategies to ensure consistency with overall goals and objectives
  - Read computer tapes and diskettes for asset information
  - Build and maintain a database of assets offered for sale
  - Perform stratification considering the type of asset, its value, geographic location, and other pertinent factors
  - Supervise the post-bid due diligence process
  - Review the post-sale documentation and participate in the agency review Meeting

For the most current details of RER's experience and capabilities, please visit our website at [www.rer-solutions.com](http://www.rer-solutions.com) .



**Description of Services**  
**Due Diligence and Support Services**  
**Special Item Number 520-3**

Under SIN 520-3, Due Diligence and Support Services, RER Solutions, Inc. provides due diligence and support services to provide confirmation and validation of the Government's representations concerning the financial status and/or history of assets offered for sale to the public. This includes but is not limited to the following:

- Data collection and organization:
  - Obtain loan/asset information from various sources to include title update requests, UCC filings, title insurance commitments, environmental review requests, physical inspections and/or needs assessments, broker price options, market rent studies, business analysis, and appraisals
  - Organize documents and maintain an inventory with asset deficiencies noted and reconcile data discrepancies
  - Reproduce and deliver documents to agency offices, owners, prospective bidders, and/or third parties as requested
  - Maintain a secure file room and implement a records management system
- Due diligence support:
  - Design and review due diligence process to ensure it achieves the objectives and recommend enhancements
  - Review documents for completeness, secure missing documents from public records, prepare affidavits, and notify the agency of any deficiencies
  - Accumulate and record specific data, e.g. original loan terms, modification terms, and other information
  - Prepare an electronic computer database and/or provide database management support for assets offered for sale and for other data
  - Obtain credit ratings for assets
  - Obtain inspections, environmental impact statements, market studies, etc., and compile information
  - Perform asset closings - obtain proper addresses, advise borrower or purchase of the agency point of contact, maintain a reporting system to monitor closing status, assemble Government records post-sale, and index, box, and deliver to a specified location
  - Draft and/or transmit notices to entities and individuals
  - Review documents, data, and applications for arithmetic accuracy and compliance
  - Quality control/information control
  - Develop and implement policies related to information control
  - Develop and implement a system of internal controls
  - Conduct quality review inspections

For the most current details of RER's experience and capabilities, please visit our website at [www.rer-solutions.com](http://www.rer-solutions.com) .



**Description of Services**  
**Complimentary Financial Management Services**  
**Special Item Number 520- 13**

Under SIN 520-13, Complimentary Financial Management Services, RER Solutions, Inc. provides a wide variety of financial management services to the Government. This includes but is not limited to the following:

- Assess and improve financial management systems
- Conduct A-127 system compliance reviews
- Assist with the implementation of corrective actions
- Document systems
- Identify systems requirements
- Plan and develop systems
- Assist in meeting agency financial management system requirements
- Assess and improve financial reporting and analysis
- Develop new reporting formats and pro-forma financial reports
- Assist in improving and streamlining reporting and analysis processes
- Perform cost-benefit or other special financial analyses
- Assist with the requirements of the Government Performance & Results Act
- Assist with devising and implementing performance measures and related processes and systems
- Assist with strategic and operational financial planning
- Resolve audit recommendations
- Assist in managerial cost accounting
- Assist in financial policy formulation and development
- Perform economic and regulatory analyses:
  - develop methods for analyzing costs, benefits, and impacts of regulations and policies
  - collect data and prepare Information Collection Requests for approval by OMB
  - conduct exposure and risk analyses
  - develop, modify or apply risk characterization models to analyze and evaluate polices, programs and regulations
- Perform actuarial services and/or actuarial data analysis services:
  - collection, analysis, editing, calibration and data entry of Employee Benefit Plan information
  - conduct updates of a full actuarial valuation pension plan database, program major upgrades or significant new modeling capabilities
- perform quantitative analysis of covered pension plans to identify plans that are potentially noncompliant or under-funded
- Assist with quality assurance efforts

For the most current details of RER's experience and capabilities, please visit our website at [www.rer-solutions.com](http://www.rer-solutions.com) .

