



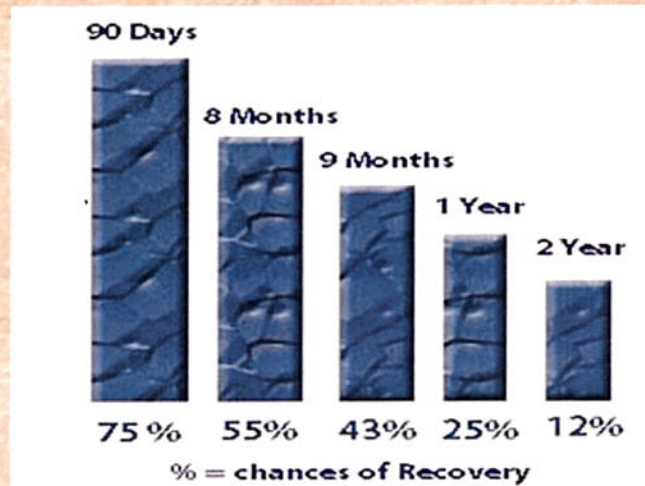
GOLD STAR RECOVERY PROGRAM 

INDUSTRY LEADERS IN MEDICAL DEBT RECOVERY SINCE 1983

RECOVERY CHART

The chart below shows how important it is to place accounts quickly for collection. The older an account gets the less chance you have of collecting your money.

Age of Claim vs. Chance of Recovery
Based on the time an account becomes past due



(Based on U.S Department of Commerce study of depreciation of accounts held in house)

Gold Star Recovery's collection department has been collecting medical accounts nationwide since 1983. Our collection methods are professional and yield higher than average results. Our 3rd party collection letters motivate your debtor to pay.

Trying to collect your past due accounts in-house that are 120 days past due becomes a losing proposition for your practice. Here's, why the expense of salaries, statements, letters, postage, and follow-up telephone calls will cost you more than our 10% collection fee. In addition your employee's time can be better utilized on more productive tasks such as keeping after your current receivables so they do not become delinquent.

10% collection fee VS. 33 1/3% to 50% (industry standard pricing) for your 90 to 180 day old accounts can save you thousands of dollars in agency fees annually.