

CONTRACT, LEASE, AGREEMENT CONTROL FORM

Date: 06/15/2021

Contract/Lease Control #: C18-2652-WS

Procurement#: RFP WS 73-17

Contract/Lease Type: CONTRACT

Award To/Lessee: COLLECTION BUREAU OF FORT WALTON BEACH, INC. DBA
CREDIT BUSINESS SERVICES, INC.

Owner/Lessor: OKALOOSA COUNTY

Effective Date: 11/27/2017

Expiration Date: 11/26/2022

Description of: COLLECTION OF OKALOOSA COUNTY WATER & SEWER
DELINQUENT ACCOUNTS

Department: WS

Department Monitor: LITRELL

Monitor's Telephone #: 850-651-7172

Monitor's FAX # or E-mail: JLITRELL@MYOKALOOSA.COM

Closed:

Cc: BCC RECORDS



CONTRACT#: C18-2652-WS
COLLECTION BUREAU OF FORT WALTON BEACH,
INC. DBA CREDIT BUSINESS SERVICES, INC.
COLLECTION OF OKALOOSA COUNTY WATER & SEWER
DELINQUENT ACCOUNTS
EXPIRES: 11/26/2022

CONTRACT/LEASE RENEWAL FORM

Date: June 4, 2021

Company: Collection Bureau of Fort Walton Beach, Inc. DBA Credit Business Services, Inc.

Attn: Tommy Cooley Jr.

Address: 711 Eglin Parkway

City, St, Zip: Fort Walton Beach, Florida 32547

RE: Contract Renewal

Dear Mr. Cooley,

The Okaloosa County Board of County Commissioners agrees to renew the subject contract/lease, # C18-2652-WS for an additional term. The contract renewal period will be 11/27/2021 to 11/26/2022. The annual budgeted amount for this contract is \$20% of collections. All other terms and conditions of the original agreement shall remain in full force and effect through the duration of this renewal.

If you are in agreement, please sign below and return this form along with a current Certificate of Insurance listing Okaloosa County as co-insured (if applicable).

COUNTY REPRESENTATIVES

Dept. Director Jeff
Signature: Littrell

Digitally signed by Jeff Littrell
DN: cn=Jeff Littrell, o=Okaloosa
County Water & Sewer System,
ou=Okaloosa County BCC,
email=jlittrell@okaloosa.com, c=US
Date: 2021.06.15 09:19:00 -0500

Date: 06/15/2021

Approved By: Jeffrey A Hyde
(as prescribed below on item 1)

Digitally signed by Jeffrey A Hyde
Date: 2021.06.15 12:19:00 -0500

Date: _____

Approved By: _____
(as prescribed below on item 1)

Date: _____

AUTHORIZED COMPANY REPRESENTATIVE

Contractor: Collection Bureau of Ft Walton Beach, Inc.

Approved By: [Signature]
Tommy Cooley Jr.

Title: President

Date: 6/4/2021

County Department Instructions:

1) Obtain signatures from Department Director, authorized Company Representative and then Purchasing Manager <\$25K and less, OMB Director \$25K to \$50K, County Administrator <\$100K and less or Board >\$100K, as necessary. If Board approval is required, the Chairman and County Administrator's signatures are required. Make sure the company provides a current Certificate of Insurance. (If applicable).

2) Keep a copy of this form for your records.

3) Send original to Contracts and Lease Coordinator at Purchasing Department.

If you have any questions please contact the Purchasing Manager at 850-689-5960, Fax: 850-689-5970

CONTRACT, LEASE, AGREEMENT CONTROL FORM

Date: 08/19/2020

Contract/Lease Control #: C18-2652-WS

Procurement#: RFP WS 73-17

Contract/Lease Type: CONTRACT

Award To/Lessee: COLLECTION BUREAU OF FORT WALTON BEACH, INC. DBA
CREDIT BUSINESS SERVICES, INC.

Owner/Lessor: OKALOOSA COUNTY

Effective Date: 11/27/2017

Expiration Date: 11/26/2021

Description of: COLLECTION OF OKALOOSA COUNTY WATER & SEWER
DELINQUENT ACCOUNTS

Department: WS

Department Monitor: LITTRELL

Monitor's Telephone #: 850-651-7172

Monitor's FAX # or E-mail: JLITTRELL@MYOKALOOSA.COM

Closed:

Cc: BCC RECORDS



COLLE10

QP ID: WD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/03/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Peoples First Insurance Services, LLC 1002 W. 23rd. St., SU 130 Panama City, FL 32405 Daniel McLeod Oliver	850-770-7047	CONTACT NAME: Daniel McLeod Oliver PHONE (A/C, No, Ext): 850-770-7047 FAX (A/C, No): 850-770-7126 E-MAIL ADDRESS: daniel.oliver@pfinsurance.com
INSURED Collection Bureau of Ft. Walton Tommy Cooley Jr. 711 Eglin Parkway Fort Walton Beach, FL 32547		INSURER(S) AFFORDING COVERAGE INSURER A: Lloyds of London INSURER B: Technology Insurance Company INSURER C: Auto Owners Insurance INSURER D: Blackboard Insurance Company INSURER E: INSURER F:
		NAIC # 18988 26611

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
D	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	X		JOHN00001HIBP1225902	03/15/2020	03/15/2021	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
A	<input checked="" type="checkbox"/> Cyber Liability			MPL205272620	09/10/2020	09/21/2021	MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000 Cyber Lia \$ 1,000,000
GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC OTHER:							
C	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS ONLY	X		5302035000	09/15/2020	09/15/2021	COMBINED SINGLE LIMIT (Ea accident) \$ 300,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB						EACH OCCURRENCE \$ AGGREGATE \$
	DED RETENTION \$						
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	TWC3918104	09/29/2020	09/29/2021	<input checked="" type="checkbox"/> PER STATUTE E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
A	Professional Liab			MPL165509120	12/01/2020	12/01/2021	Prof Liab \$ 1,000,000

Okaloosa County BOCC

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Certificate holder is additional insured as required by contract for general liability and auto liability. 2-3-21. hcano@myokaloosa.com

CONTRACT#: C18-2652-WS
COLLECTION BUREAU OF FORT WALTON
BEACH, INC., DBA CREDIT BUSINESS SERVICES, INC.
COLLECTION OF OKALOOSA COUNTY WATER & SEWER
DELINQUENT ACCOUNTS
EXPIRES: 11/26/2021

CERTIFICATE HOLDER

OKALO07

OKALOOSA COUNTY BOCC
5479A OLD BETHEL ROAD
CRESTVIEW, FL 32536

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



CONTRACT# C18-2652-WS
COLLECTION BUREAU OF FT. WALTON BEACH, INC.
DBA CREDIT BUSINESS SERVICES, INC.
COLLECTION OF OKALOOSA WATER & SEWER
DELINQUENT ACCOUNTS
EXPIRES: 11/26/2021

**FIRST AMENDMENT TO THE AGREEMENT BETWEEN OKALOOSA
COUNTY, FLORIDA AND
COLLECTION BUREAU OF FT. WALTON BEACH, INC., DBA CREDIT
BUSINESS SERVICES, INC.
CONTRACT NO. C18-2652-WS**

This First Amendment to the Agreement between Okaloosa County, a political subdivision of the state of Florida (the "County"), and Collection Bureau of Ft. Walton Beach, Inc., DBA Credit Business Services, Inc., executed this 4th day of February, 2021, is made a part of the original Agreement dated November 27, 2017, Contract No. C18-2652-WS (the "original Agreement"), incorporated herein by reference. The County and Contractor hereby agree as follows:

1. **AMENDMENT.** C18-2652-WS is hereby amended to include that all Okaloosa County Departments may utilize the services listed in Exhibit "A" of the contract on an as needed basis.
2. **PROHIBITION AGAINST CONTRACTING WITH SCRUTINIZED COMPANIES.** Pursuant to Florida Statutes Section 215.4725, contracting with any entity that is listed on the Scrutinized Companies that Boycott Israel List or that is engaged in the boycott of Israel is prohibited. Contractors must certify that the company is not participating in a boycott of Israel. Any contract for goods or services of One Million Dollars (\$1,000,000) or more shall be terminated at the County's option if it is discovered that the entity submitted false documents of certification, is listed on the Scrutinized Companies with Activities in Sudan List, the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, or has been engaged in business operations in Cuba or Syria after July 1, 2018.

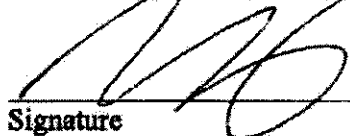
Any contract entered into or renewed after July 1, 2018 shall be terminated at the County's option if the company is listed on the Scrutinized Companies that Boycott Israel List or engaged in the boycott of Israel. Contractors must submit the certification that is attached to this amendment as Attachment "1". Submitting a false certification shall be deemed a material breach of contract. The County shall provide notice, in writing, to the Contractor of the County's determination concerning the false certification. The Contractor shall have ninety (90) days following receipt of the notice to respond in writing and demonstrate that the determination was in error. If the Contractor does not demonstrate that the County's determination of false certification was made in error, then the County shall have the right to terminate the contract and seek civil remedies pursuant to Florida Statute Section 215.4725.
3. **OTHER PROVISIONS REMAIN IN EFFECT.** Except as specifically modified herein, all terms and conditions of the original Agreement between the parties, dated November 27, 2017 and any amendments thereto, shall remain in full force and effect.
4. **CONFLICTING PROVISIONS.** The terms, statements, requirements, or provisions contained in this Amendment shall prevail and be given superior effect and priority over any



conflicting or inconsistent terms, statements, requirements or provisions contained in any other document or attachment.

IN WITNESS WHEREOF, the parties hereto have executed this Amendment on the day and year first written above.


COLLECTION BUREAU OF FT. WALTON BEACH, INC.,
DBA CREDIT BUSINESS SERVICES, INC.:


Signature

TITLE: President

Tommy Cooley Jr.
Print Name

OKALOOSA COUNTY, FLORIDA

BY: 
John Hofstad, County Administrator



Attachment 1
Scrutinized Contractors Certification



VENDORS ON SCRUTINIZED COMPANIES LISTS

By executing this Certificate Collection Bureau of Ft. Walton, the bid proposer, certifies that it is not: (1) listed on the Scrutinized Companies that Boycott Israel List, created pursuant to section 215.4725, Florida Statutes, (2) engaged in a boycott of Israel, (3) listed on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, created pursuant to section 215.473, Florida Statutes, or (4) engaged in business operations in Cuba or Syria. Pursuant to section 287.135(5), Florida Statutes, the County may disqualify the bid proper immediately or immediately terminate any agreement entered into for cause if the bid proposer is found to have submitted a false certification as to the above or if the Contractor is placed on the Scrutinized Companies that Boycott Israel List, is engaged in a boycott of Israel, has been placed on the Scrutinized Companies with Activities in Sudan List or the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, or has been engaged in business operations in Cuba or Syria, during the term of the Agreement. If the County determines that the bid proposer has submitted a false certification, the County will provide written notice to the bid proposer. Unless the bid proposer demonstrates in writing, within 90 calendar days of receipt of the notice, that the County's determination of false certification was made in error, the County shall bring a civil action against the bid proposer. If the County's determination is upheld, a civil penalty shall apply, and the bid proposer will be ineligible to bid on any Agreement with a Florida agency or local governmental entity for three years after the date of County's determination of false certification by bid proposer.

As the person authorized to sign this statement, I certify that this firm complies fully with the above requirements.

DATE: 2.8.2021

SIGNATURE: [Signature]

COMPANY: Collection Bureau of Ft. Walton Beach, FL NAME: Tommy Cook, Jr.
(Typed or Printed)

ADDRESS: 711 Eglin Parkway
Ft. Walton Beach, FL 32917

TITLE: President

E-MAIL: tommy@redriceAR.com

PHONE NO.: 850.819.0327

**PROCUREMENT/CONTRACT/LEASE
INTERNAL COORDINATION SHEET**

Procurement/Contract/Lease Number: C18-2652-WS Tracking Number: 4214-21
Procurement/Contractor/Lessee Name: Collection Bureau of Pub. Inc. Grant Funded: YES ☐ NO ☒
Purpose: amendment # 1
Date/Term: _____
Department #: various dept
Account #: _____
Amount: 20% of collection
Department: WS Dept. Monitor Name: Lithell

1. ☐ GREATER THAN \$100,000
2. ☐ GREATER THAN \$50,000
3. ☒ \$50,000 OR LESS

Purchasing Review

Procurement or Contract/Lease requirements are met:
DeRita Mason Date: 1-19-2021
Purchasing Manager or designee Jeff Hyde, DeRita Mason, Jessica Darr, Angela Etheridge

2CFR Compliance Review (if required)

Approved as written: no federal order Grant Name: _____
Date: _____
Grants Coordinator

Risk Management Review

Approved as written: no risk element Date: _____
Risk Manager or designee Lisa Price

County Attorney Review

Approved as written: see email attached Date: 2-4-2021
County Attorney Lynn Hoshihara, Kerry Parsons or Designee

Department Funding Review

Approved as written: _____ Date: _____

IT Review (if applicable)

Approved as written: _____ Date: _____

DeRita Mason

From: Parsons, Kerry <KParsons@ngn-tally.com>
Sent: Thursday, February 4, 2021 11:47 AM
To: DeRita Mason; Lynn Hoshihara
Subject: RE: C18-2652-WS-Collection Bureau of Ft. Walton Beach Amendment
Attachments: c18-2652-WS first amendment rev 2.4.2020.docx

Attached are my revisions. Please attach as attachment 1 the scrutinized contractor certification. With revisions, this is approve for legal sufficiency.

Kerry A. Parsons, Esq.

**Nabors
Giblin &
Nickerson P.A.**
ATTORNEYS AT LAW

1500 Mahan Dr. Ste. 200
Tallahassee, FL 32308
T. (850) 224-4070
kparsons@ngn-tally.com

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From: DeRita Mason <dmason@myokaloosa.com>
Sent: Tuesday, January 19, 2021 5:09 PM
To: Lynn Hoshihara <lhoshihara@myokaloosa.com>
Cc: Parsons, Kerry <KParsons@ngn-tally.com>
Subject: C18-2652-WS-Collection Bureau of Ft. Walton Beach Amendment

Good afternoon,

Please review and approve the attached.

Thank you,

DeRita Mason



DeRita Mason, CPPB



CONTRACT/LEASE RENEWAL FORM

August 13, 2020
Collection Bureau of Fort Walton Beach
Attn: Tommy Cooley Jr.
711 Eglin Parkway
Fort Walton Beach, FL 32549
RE: Contract Renewal

CONTRACT#: C18-2652-WS
COLLECTION BUREAU OF FORT WALTON BEACH, INC./
DBA CREDIT BUSINESS SERVICES, INC.
COLLECTION OF OKALOOSA WATER & SEWER
DELINQUENT ACCOUNTS
EXPIRES: 11/26/2021

Dear: Mr. Cooley

The Okaloosa County Board of County Commissioners agrees to renew the subject contract/lease, # C18-2652-WS for an additional term. The contract renewal period will be Nov. 27, 2020 to Nov. 26, 2021. The annual budgeted amount for this contract is \$20,000.00. All other terms and conditions of the original agreement shall remain in full force and effect through the duration of this renewal.

If you are in agreement, please sign below and return this form along with a current Certificate of Insurance listing Okaloosa County as co-insured (if applicable).

COUNTY REPRESENTATIVES

Dept. Director
Signature: Jeff Littrell

Date: 08/17/2020

Approved By: Jeffrey A. Hardy
(as prescribed below on item 1)

Date: 08/18/2020

Approved By: _____
(as prescribed below on item 1)

Date: _____

AUTHORIZED COMPANY REPRESENTATIVE

Contractor: Collection Bureau of Fort Walton Beach

Approved By: Tommy Cooley
Tommy Cooley

Title: President

Date: 8/13/2020

County Department Instructions:

- 1) Obtain signatures from Department Director, authorized Company Representative and then Purchasing Manager <\$25K and less, OMB Director \$25K to \$50K, County Administrator <\$100K and less or Board >\$100K, as necessary. If Board approval is required, the Chairman and County Administrator's signatures are required. Make sure the company provides a current Certificate of Insurance. (If applicable).
- 2) Keep a copy of this form for your records.
- 3) Send original to Contracts and Lease Coordinator at Purchasing Department.
If you have any questions please contact the Purchasing Manager at 850-689-5960, Fax: 850-689-5970

CONTRACT, LEASE, AGREEMENT CONTROL FORM

Date: 11/28/2017

Contract/Lease Control #: C18-2652-WS

Procurement #: RFP WS 73-17

Contract/Lease Type: CONTRACT

Award To/Lessee: COLLECTION BUREAU OF FORT WALTON BEACH, INC.
DBA CREDIT BUSINESS SERVICES, INC.

Owner/Lessor: OKALOOSA COUNTY

Effective Date: 11/27/2017

Expiration Date: 11/26/2020

Description of
Contract/Lease: COLLECTION OF OKALOOSA COUNTY WATER & SEWER
DELINQUENT ACCOUNTS

Department: WS

Department Monitor: LITTRELL

Monitor's Telephone #: 850-651-7172

Monitor's FAX # or E-mail: JLITTRELL@CO.OKALOOSA.FL.US

Closed:

Cc: Finance Department Contracts & Grants Office



COLLE10

OP ID: WD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/30/2020

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Peoples First Insurance Services, LLC 1002 W. 23rd. St., SU 130 Panama City, FL 32405 Daniel McLeod Oliver	850-770-7047	CONTACT NAME: Daniel McLeod Oliver PHONE (A/C, No, Ext): 850-770-7047 FAX (A/C, No): 850-770-7126 E-MAIL ADDRESS: daniel.oliver@pfinsurance.com
INSURED Collection Bureau of Ft Walton Tommy Cooley Jr. 711 Eglin Parkway Fort Walton Beach, FL 32547		INSURER(S) AFFORDING COVERAGE INSURER A: Lloyds of London INSURER B: Amtrust North American INSURER C: Blackboard Insurance Company INSURER D: INSURER E: INSURER F:

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
C	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	X	JOHN00001HIPB1225902	03/15/2020	03/15/2021	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000
A	<input checked="" type="checkbox"/> CYBER LIABILITY GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:		MPL205272619	09/10/2019	09/20/2020	PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000 Cyber Lia \$ 1,000,000
	<input type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input checked="" type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY	X	JOHN00001HIPB1225902	03/15/2020	03/15/2021	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$
B	<input type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/> N/A	AWC1142262	01/01/2020	01/01/2021	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
A	<input type="checkbox"/> Professional Liab		MLP165509119	12/01/2019	12/01/2020	Prof Liab 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Certificate holder is additional insured as required by contract for general liability and auto liability. revised certificate 3-30-20

2652
C18-2502-WS

CERTIFICATE HOLDER

CANCELLATION

Okaloosa County Risk Mgmt
5479A Old Bethel Road
Crestview, FL 32536

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

[Signature]

C18-2652-WS



March 13, 2019

Collection Bureau of Ft Walton
Tommy Cooley Jr.
711 Eglin Parkway
Fort Walton Beach, FL 32547

CONTRACT#: C18-2652-WS
COLLECTION BUREAU OF FT. WALTON BEACH, INC.
DBA CREDIT BUSINESS SERVICES, INC.
COLLECTION OF OKALOOSA COUNTY WS
DELINQUENT ACCOUNTS
EXPIRES: 11/16/2020

RE: Issuing Company: Amtrust North American,
Policy Type: Worker's Comp
Policy Number: AWC1120898

Dear Tommy Jr.:

The attached endorsement forms are part of your policy and should be attached to it. This endorsement amends the policy as follows:

Effective Date of Change: March 11, 2019

Changes to Policy: Add waiver of subrogation for Okaloosa County

This change has resulted in Additional premium \$25.00. Associated Industries Ins. Services will adjust your account and send any billings under a separate cover.

If you have any questions regarding the enclosed endorsement, do not hesitate to contact us.

Sincerely,

A handwritten signature in cursive script that reads 'Wanda'.

Wanda Day
Account Manager
(850) 770-7022
wanda.day@pfinsurance.com

Okaloosa County BOCC

Enclosure(s)

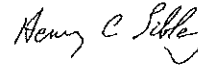
MAR 18 2019

Received by
Risk Management

POLICY INFORMATION PAGE ENDORSEMENT

Insured: Collection Bureau of Ft Walton Policy No: AWC1120898
Policy Period: 1/1/2019 to 1/1/2020 Endorsement No: 1
Carrier Name: Associated Industries Insurance Company, Inc. Endmt Effective: 3/11/2019

Authorized Rep:



The following item(s)

- | | |
|---|---|
| <input type="checkbox"/> Insured's Name (WC 89 06 01) | <input type="checkbox"/> Item 3.B. Limits (WC 89 06 12) |
| <input type="checkbox"/> Policy Number (WC 89 06 02) | <input type="checkbox"/> Item 3.C. States (WC 89 06 13) |
| <input type="checkbox"/> Effective Date (WC 89 06 03) | <input checked="" type="checkbox"/> Item 3.D. Endorsement Numbers (WC 89 06 14) |
| <input type="checkbox"/> Expiration Date (WC 89 06 04) | <input checked="" type="checkbox"/> Item 4.* Class, Rate, Other (WC 89 04 15) |
| <input type="checkbox"/> Insured's Mailing Address (WC 89 06 05) | <input type="checkbox"/> Interim Adjustment of Premium (WC 89 04 16) |
| <input type="checkbox"/> Experience Modification (WC 89 04 06) | <input type="checkbox"/> Carrier Servicing Office (WC 89 06 17) |
| <input type="checkbox"/> Producer's Name (WC 89 06 07) | <input type="checkbox"/> Interstate/Intrastate Risk ID Number (WC 89 06 18) |
| <input type="checkbox"/> Change in Workplace of Insured (WC 89 06 08) | <input type="checkbox"/> Carrier Number (WC 89 06 19) |
| <input type="checkbox"/> Insured's Legal Status (WC 89 06 10) | <input type="checkbox"/> Issuing Agency/Producer Office Address (WC 89 06 25) |
| <input type="checkbox"/> Item 3.A. States (WC 89 06 11) | |

is changed to read:

Waiver of subrogation is added to the policy in favor of:

Okaloosa County
5479-B Old Bethel Rd
Crestview, FL 32536
Adding form WC000313

Okaloosa County BOCC

MAR 18 2019

Received by
Risk Management

Insured: Collection Bureau of Ft Walton

Policy Number: AWC1120898

**EXTENSION OF INFORMATION PAGE FOR ITEM #4
ITEM 4: SCHEDULE OF PREMIUMS**

Classification	# of Emps	Code No.	Premium Basis Total Est. Annual Remuneration	Rate Per \$100 of Remuneration	Estimated Annual Premium
Florida					
Clerical Office Employees NOC Manual Premium	8	8810	380,000	0.18	684
					684
Total Manual Premium					684
Waiver of Subrogation: Okaloosa County 5479-B Old Bethel Rd Crestview, FL 32536		0930			25
Total Premium Subject To Experience Modification					709
Experience Modification N/A					709
Terrorism Risk Insurance Act 1%		9740			38
Catastrophe 0%		9741			0
Expense Constant		0900			160
Total FL Premium					907
Total FL Cost					907
TOTAL ESTIMATED ANNUAL PREMIUM					907
STATE ASSESSMENT					0
TOTAL COST					907

Okaloosa County BOCC

MAR 18 2019

Received by
Risk Management

Insured: Collection Bureau of Ft Walton

Policy Number: AWC1120898

PAYMENT SCHEDULE

Description		Premium Due	Surcharge Due	Fees Due	Total Due
	Annual Premium Due	\$882.00	\$0.00	\$0.00	\$882.00
3/31/2019	Endorsement	\$25.00	\$0.00	\$0.00	\$25.00
Totals		\$907.00	\$0.00	\$0.00	\$907.00

To avoid cancellation of your coverage, please make sure that your payment is received by the specified due date. The company may process a Notice of Cancellation if payment is not received by the Company on or before the due date. Postmark is not sufficient. If your check is returned by the bank for insufficient funds or for any reason, a Notice of Cancellation will be immediately processed and an Nsf fee of \$20 will be charged.

If your policy cancels for late payment or because of an item returned by the bank, you may be assessed a Late Payment Fee of \$25 to reinstate your coverage.

All payments received will first be applied to fees assessed against the account and then to premium due.

Checks should be made payable to AmTrust North America, Inc. and can be mailed to:

AmTrust North America, Inc.
P.O. Box 6939
Cleveland, OH 44101-1939

Do not mail certified, overnight, or express mail to our P.O. Box. Any such mail can be sent to:

AmTrust North America, Inc.
800 Superior Avenue East, 21st Floor
Cleveland, OH 44114

Printed: 3/12/2019

Okaloosa County BOCC

MAR 18 2019

Received by
Risk Management

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS ENDORSEMENT

We have the right to recover our payments from anyone liable for an injury covered by this policy. We will not enforce our right against the person or organization named in the Schedule. (This agreement applies only to the extent that you perform work under a written contract that requires you to obtain this agreement from us.)

This agreement shall not operate directly or indirectly to benefit anyone not named in the Schedule.

Schedule

Okaloosa County 5479-B Old Bethel Rd Crestview, FL 32536

25.00

Okaloosa County BOCC

MAR 18 2019

Received by
Risk Management

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective
Insured
Insurance Company

3/11/2019
Collection Bureau of Ft Walton
Associated Industries Insurance Company, Inc.

Policy No. AWC1120898

Endorsement No. 1
Premium \$ 907

Countersigned by _____



COLLE10

OP ID: WD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/11/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Peoples First Insurance Services, LLC 1002 W. 23rd. St., SU 130 Panama City, FL 32405 Daniel McLeod Oliver		CONTACT Daniel McLeod Oliver PHONE (A/C, No, Ext): 850-770-7047 FAX (A/C, No): 850-770-7126 E-MAIL: daniel.oliver@pfinsurance.com ADDRESS:	
INSURED Collection Bureau of Ft Walton Tommy Cooley Jr. 711 Edlin Parkway Fort Walton Beach, FL 32547		INSURER(S) AFFORDING COVERAGE INSURER A: Lloyds of London INSURER B: WESTCHESTER SURPLUS LINES INSURER C: Amtrust North American INSURER D: INSURER E: INSURER F:	
		NAIC # 10172	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTG	TYPE OF INSURANCE	ADDL (SUBR INSD) (WVD)	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	X	GLWF13874116001	03/15/2018	03/15/2019	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ex occurrence) \$ 100,000
B	X Cyber Liability X Professional Liab		MPL205272817 MPL165509118	09/10/2018 12/01/2018	09/10/2019 12/01/2019	MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 200,000 PRODUCTS - COM/OP AGG \$ Included
	GEN'L AGGREGATE LIMIT APPLIES PER: X POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC					
	OTHER:					
	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY					COMBINED SINGLE LIMIT (Ex accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB EXCESS LIAB <input type="checkbox"/> OCCUR CLAIMS-MADE					EACH OCCURRENCE \$ AGGREGATE \$
	DED <input type="checkbox"/> RETENTIONS \$					
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> (Mandatory in FL) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N N/A	X AWC1120898	01/01/2019	01/01/2020	X PER STATUTE <input type="checkbox"/> OTH- ER E.L. EACH ACCIDENT \$ 100,000 E.L. DISEASE - EA EMPLOYEE \$ 100,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be att
Certificate holder is additional insured. Contract #C18-2652-WS. 30 day
notice of cancellation on Workers Comp. 3-11-19.

CONTRACT#: C18-2652-WS
COLLECTION BUREAU OF FT WALTON BEACH, INC.
DBA CREDIT BUSINESS SERVICES, INC.
COLLECTION OF OKALOOSA COUNTY WATER & SEWER
DELINQUENT ACCOUNTS
EXPIRES: 11/16/2020

CERTIFICATE HOLDER

OKALO07

OKALOOSA COUNTY
5479A OLD BETHEL ROAD
CRESTVIEW, FL 32536

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE
THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN
ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



COLLE10

OP ID: WD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/12/2019

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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PRODUCER Peoples First Insurance Services, LLC 1002 W. 23rd. St., SU 130 Panama City, FL 32405 Daniel McLeod Oliver	850-770-7047	CONTACT NAME: Daniel McLeod Oliver PHONE (A/C, No, Ext): 850-770-7047 FAX (A/C, No): 850-770-7126 E-MAIL ADDRESS: daniel.oliver@pfinsurance.com
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: Blackboard Insurance Company		26611
INSURER B:		
INSURER C:		
INSURER D:		
INSURER E:		
INSURER F:		

INSURED
Collection Bureau of Ft Walton Beach
Tommy Cooley Jr.
711 Edlin Parkway
Fort Walton Beach, FL 32547

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR <input checked="" type="checkbox"/> Business Owners GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER	X	JOHN00001HIBP1225901	03/15/2019	03/15/2020	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000 MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 1,000,000 7 \$ 7
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY	X	JOHN00001HIBP1225901	03/15/2019	03/15/2020	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$
	UMBRELLA LIAB EXCESS LIAB DED <input type="checkbox"/> RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in FL) If yes, describe under DESCRIPTION OF OPERATIONS below	<input checked="" type="checkbox"/> Y <input type="checkbox"/> N N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Certificate holder is additional insured.

CERTIFICATE HOLDER

CANCELLATION

Okaloosa County Risk Mgmt
5479-B Old Bethel Rd
Crestview, FL 32536

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Waiver of Business Auto

Karen Donaldson

From: Holly Cano
Sent: Monday, March 11, 2019 2:38 PM
To: Karen Donaldson
Subject: FW: FW: Collection Bureau of Ft. Walton Beach

Karen,

Below is their response. I am not trained in everything that is needed for COI's for contracts, so I apologize for not knowing exactly what to look for.

I do keep up with when our department's contracts and COIs are expiring, and notify the vendor and send the current COI's your way, or they may be sent directly to you or Purchasing as you know.

If you would like to reach out and respond to them directly if that might be easier or make more sense, please do.

Their contact info is: tommy@reducecar.com is the contact person for the Collection

Bureau. wanda.day@pfinsurance.com is the insurance person. If you would prefer I keep contacting them and give them your feedback that is fine too.

Whatever works better for you. Thank you.

P.S. Here is the basic form of what I send out when they have an expired COI. Feel free to let me know if you think there is something I can add to be more clear or detailed to them. Thanks.

Good afternoon,

We are currently updating our records and I see that the Certificate of Insurance we have on file with contract # XXXXXXX-WS is expired.

We ask that you provide us with a copy of a current Certificate of Insurance. Please make sure that Okaloosa County is listed as

Additional Insured, and the Certificate Holder address is: Okaloosa County, 5479A Old Bethel Road, Crestview FL 32536. You may send this

via email, fax, or mail. If you have any questions or need more information, please let me know. Thank you.



Holly Cano | Program Technician II | Water & Sewer | 850.651.7558 | Fax 850.651.7169
1804 Lewis Turner Blvd. Suite 300 Fort Walton Beach, FL 32547

Please note: Due to Florida's very broad public records laws, most written communications to or from County employees regarding County business are public records, available to the public and media upon request. Therefore, this written e-mail communication, including your e-mail address, may be subject to public disclosure.

From: Tommy Cooley [<mailto:tommy@reducecar.com>]
Sent: Monday, March 11, 2019 2:14 PM
To: Holly Cano <hcano@myokaloosa.com>
Cc: wanda.day@pfinsurance.com
Subject: Re: FW: Collection Bureau of Ft. Walton Beach

Good Afternoon Holly,

We have never carried business auto as we don't have any business automobiles or business interest that require us to travel for our clients. Business automobiles are not in our scope of services. I can understand it for contractor doing work for the county building roads, tree trimming, lawn services, etc. I would ask this be waived. Bay County EMS is an example of a County that waived these requirements. We are also open to a letter or statement that holds you harmless for this requirement.

Tommy

On Mon, Mar 11, 2019 6:13 PM, Holly Cano hcano@myokaloosa.com wrote:

To whom it may concern:

Our contract person had the below notes for corrections on your COI. Let me know if you have any questions.

Thank you,



Holly Cano | Program Technician II | Water & Sewer | 850.651.7558 | Fax 850.651.7169

1804 Lewis Turner Blvd. Suite 300 Fort Walton Beach, FL 32547

Please note: Due to Florida's very broad public records laws, most written communications to or from County employees regarding County business are public records, available to the public and media upon request. Therefore, this written e-mail communication, including your e-mail address, may be subject to public disclosure.



COLLE10

OP ID: DO

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

07/31/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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PRODUCER Peoples First Insurance Services, LLC 1002 W. 23rd. St., SU 130 Panama City, FL 32405 Daniel McLeod Oliver		850-770-7047		CONTACT NAME: Daniel McLeod Oliver PHONE (A/C, No, Ext): 850-770-7047 E-MAIL ADDRESS: daniel.oliver@pfinsurance.com FAX (A/C, No): 850-770-7126	
INSURED Collection Bureau of Ft Walton Tommy Cooley Jr. 711 Eglin Parkway Fort Walton Beach, FL 32547		INSURER(S) AFFORDING COVERAGE INSURER A: Hiscox Inc. INSURER B: Amtrust North American INSURER C: WESTCHESTER SURPLUS LINES INSURER D: INSURER E: INSURER F:			
		NAIC #			

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	Y		GLWF13874116001	03/15/2018	03/15/2019	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
A	<input checked="" type="checkbox"/> PROFESSIONAL			MPL165509117	12/01/2017	12/01/2018	MED EXP (Any one person) \$ 5,000
C	<input checked="" type="checkbox"/> CYBER LIABILITY			NPL205272617	09/10/2017	09/10/2018	PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 1,000,000 PRODUCTS - COMP/OP AGG \$ INCLD Cyber Lia \$ 1,000,000
GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:							
AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY							COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$							EACH OCCURRENCE \$ AGGREGATE \$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/>	N/A	AWC1095864	01/01/2018	01/01/2019	PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E L EACH ACCIDENT \$ 100,000 E L DISEASE - EA EMPLOYEE \$ 100,000 E L DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Certificate holder is additional insured with regard to general liability.
Revised 4-4-18. Contract # C18-2652-WS

CERTIFICATE HOLDER

CANCELLATION

Okaloosa County
5479A Old Bethel Rd
Crestview, FL 32536

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE



COLLE10

OP ID: WD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

04/05/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

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PRODUCER
Peoples First Insurance
Services, LLC
1002 W. 23rd. St., SU 130
Panama City, FL 32405
Daniel McLeod Oliver

850-770-7047

RECEIVED

APR 05 2018

BY: Porch

CONTACT NAME: Daniel McLeod Oliver

PHONE (A/C, No, Ext): 850-770-7047

FAX (A/C, No): 850-770-7126

E-MAIL ADDRESS: daniel.oliver@pfinsurance.com

INSURER(S) AFFORDING COVERAGE

NAIC #

INSURER A: Hiscox Inc.

INSURER B: Amtrust North American

INSURER C: WESTCHESTER SURPLUS LINES

INSURER D:

INSURER E:

INSURER F:

INSURED Collection Bureau of Ft Walton
Tommy Cooley Jr.
711 Eglin Parkway
Fort Walton Beach, FL 32547

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR	Y		GLWF13874116001	03/15/2018	03/15/2019	EACH OCCURRENCE \$ 2,000,000
A	<input checked="" type="checkbox"/> PROFESSIONAL			MPL165509117	12/01/2017	12/01/2018	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
C	<input checked="" type="checkbox"/> CYBER LIABILITY			NPL205272617	09/10/2017	09/10/2018	MED EXP (Any one person) \$ 5,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						PERSONAL & ADV INJURY \$ 1,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						GENERAL AGGREGATE \$ 1,000,000
	OTHER:						PRODUCTS - COMP/OP AGG \$ INCLD
							Cyber Lia \$ 1,000,000
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident) \$
							\$
	UMBRELLA LIAB						EACH OCCURRENCE \$
	EXCESS LIAB						AGGREGATE \$
	DED RETENTION \$						\$
B	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N		AWC1095864	01/01/2018	01/01/2019	E L EACH ACCIDENT \$ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below	N/A					E L DISEASE - EA EMPLOYEE \$ 100,000
							E L DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Certificate holder is additional insured with regard to general liability.
Revised 4-4-18

C18-2652-WS

CERTIFICATE HOLDER

CANCELLATION

Ocalaosa County
1250 N Eglin Parkway
Shalimar, FL 32579

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

CONTRACT
For RFP WS 73-17
Collection of Okaloosa County Water & Sewer Delinquent Accounts

This Contract executed and entered into this 27 day of November, 2017, between Okaloosa County, Florida, (hereinafter the "County"), whose principal address is 1250 N. Eglin Parkway, Shalimar, Florida 32579, and Collection Bureau of Ft. Walton Beach, Inc. dba Credit Business Services, Inc. (hereinafter the "Contractor"), an entity certified to conduct business in the State of Florida, whose principal address is 711 Eglin Parkway, Fort Walton Beach, Florida 32549, states as follows:

WITNESSETH:

WHEREAS, the County through Request for Proposals, RFP WS 73-17, has solicited for Collection of Okaloosa County Water & Sewer Delinquent Accounts; and

WHEREAS, after due review of all responses, Collection Bureau of Ft. Walton Beach, Inc. dba Credit Business Services, Inc. has been selected for the Collection of Okaloosa County Water & Sewer Delinquent Accounts; and

WHEREAS, the County desires the services of the Contractor and the Contractor is willing and able to perform all services in accordance with this Contract.

NOW, THEREFORE, the parties hereto agree as follows:

I. Incorporation of Documents

The following documents are incorporated herein by reference into this Contract and are attached as:

1. Exhibit "A", Request for Proposal & Respondent's Acknowledgment/Contractor's Submittal, **RFP WS 73-17, Collection of Okaloosa County Water & Sewer Delinquent Accounts**, date of opening July 3, 2017 and any addendums thereto.
2. Exhibit "B", additional Federal Requirements.

All terms within the above referenced documents are in full force and effect and shall be binding upon both parties.

II. Scope of Work

The Contractor will provide collection of Okaloosa County Water & Sewer delinquent accounts, as further outlined in the attached Exhibit "A" (Request for Proposal & Respondent's Acknowledgment/Contractor's Submittal). Any changes to the Contract shall be by a contract amendment, which must be agreed to in writing and fully executed by both parties.

III. Terms

The Contractor and the County have agreed to the following:

- A. Contractor shall receive a 20% contingency of the monies collected on accounts sent to them by the County that Contractor was able to collect upon.
- B. Bi-Annual meetings or as deemed necessary by the County.
- C. All reconciliation of accounts collected for the prior month shall be reported to the County no later than the 5th of the following month.
- D. The County will contact its software vendor to inquire on an API being built for the purpose of electronic reporting payments to eliminate manual posting.

IV. Payment

The Contractor will be paid for the delivery of services provided in accordance with the terms and conditions of this contract and attached Exhibit "A" (Request for Proposal & Respondent's Acknowledgment/Contractor's Submittal).

V. Invoice Requirements

The Contractor shall request payment through submission of a properly completed invoice. County shall make payments within thirty (30) days of invoice date.

In the event a portion of an invoice submitted to the County for payment to the Contractor, as specified above, is disputed, payment for the disputed amount may be withheld pending resolution of the dispute, and the remainder of the invoice will be processed for payment without regard to that portion which is in dispute.

VI. Duration of Contract and Termination of the Contract

The Contract will be valid when fully executed by both parties and dated above.

The term of this Contract shall be from the date as set forth at the beginning of this Contract and continue for three (3) years. The parties have the option to renew for two (2) additional one (1) year periods upon agreement in writing and execution by both parties and upon advance notice of ninety (90) days.

The County may terminate the Contract for convenience at any time by providing thirty (30) calendar days written notice to the Contractor. If terminated, Contractor shall be owed for materials provided and accepted by the County up until the point of termination.

The County may terminate this Agreement in whole or part for cause, if the County determines that the performance of the Contractor is not satisfactory, the County shall notify the Contractor of the deficiency in writing with a requirement that the deficiency be corrected within ten (10) days of such notice. Such notice shall provide reasonable specificity to the Contractor of the deficiency that requires correction. If the deficiency is not corrected within such time period, the County may

either (1) immediately terminate the Agreement, or (2) take whatever action is deemed appropriate to correct the deficiency. In the event the County chooses to take action and not terminate the Agreement, the Contractor shall, upon demand, promptly reimburse the County for any and all costs and expenses incurred by the County in correcting the deficiency.

VII. Intent of Contract Documents

It is the intent of the Contract Documents to describe a functionally complete project to be performed in accordance with the Contract Documents. Any work, materials or equipment that may reasonably be inferred from the Contract Documents as being required to produce the intended result shall be supplied whether or not specifically called for. When words that have a well-known technical or trade meaning are used to describe work, materials or equipment, such words shall be interpreted in accordance with that meaning. Reference to standard specifications, manuals or codes of any technical society, organization or association or to the laws or regulations of any governmental authority having jurisdiction over the Project, whether such reference be specific or by implication, shall mean the latest standard specification, manual, code, law or regulation in effect at the time the Work is performed, except as may be otherwise specifically stated herein.

VIII. Investigation

Contractor shall have the sole responsibility of satisfying itself concerning the nature and location of the Work and the general and local conditions, and particularly, but without limitation, with respect to the following: those affecting transportation, access, disposal, handling and storage of materials; availability and quality of labor; water and electric power; availability and condition of roads; work area; living facilities; climatic conditions and seasons; physical conditions at the work site and the project area as a whole; topography and ground surface conditions; nature and quantity of the surface materials to be encountered; subsurface conditions; equipment and facilities needed preliminary to and during performance of the Work; and all other costs associated with such performance. The failure of Contractor to acquaint itself with any applicable conditions shall not relieve Contractor from any of its responsibilities to perform under the Contract Documents, nor shall it be considered the basis for any claim for additional time or compensation.

IX. Notice

All notices required by this Contract shall be in writing to the representatives listed below:

The authorized representatives of the County shall be:

John Hofstad, County Administrator
1250 North Eglin Parkway, Suite 102
Shalimar, Florida 32579
Phone: 850-651-7515
Fax: 850-651-7551
Email: jhofstad@co.okaloosa.fl.us

The authorized representative for Collection Bureau of Ft. Walton Beach, Inc. dba Credit Business Services, Inc. shall be:

Tommy Cooley Jr.
711 Eglin Parkway
Fort Walton Beach, Florida 32549
Phone: 850-862-2154
Fax: 850-864-3788
Email: tommy@reducecar.com

Courtesy copy to:

Okaloosa County Purchasing Department
5479A Old Bethel Road
Crestview, FL 32536
Phone: 850-689-5960
Fax: 850-689-5998
Email: myoung@co.okaloosa.fl.us

Any party shall have the right, from time to time, to change the address to which notices shall be sent by giving the other party at least five (5) business days' prior notice of the address change.

X. Governing Law & Venue

This Contract shall be governed by and construed in accordance with the laws of the State of Florida, and the parties stipulate that venue shall be in the state courts of Okaloosa County, Florida.

XI. Federal Requirements

In the performance of this Contract, Contractor agrees to adhere to the regulations and requirements required by the Federal Government, attached hereto as Exhibit "B" and incorporated herein by reference.

XII. Public Records

Any record created by either party in accordance with this Contract shall be retained and maintained in accordance with the public records law, Florida Statutes, Chapter 119.

Contractor must comply with the public records laws, Florida Statute chapter 119, specifically Contractor must:

1. Keep and maintain public records required by the County to perform the service.
2. Upon request from the County's custodian of public records, provide the County with a copy of the requested records or allow the records to be inspected or copied within a reasonable time at a cost that does not exceed the cost provided in chapter 119 Florida Statutes or as otherwise provided by law.
3. Ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law for the duration of

the contract term and following completion of the contract if the contractor does not transfer the records to the County.

4. Upon completion of the contract, transfer, at no cost, to the County all public records in possession of the contractor or keep and maintain public records required by the County to perform the service. If the contractor transfers all public records to the public agency upon completion of the contract, the contractor shall destroy any duplicate public records that are exempt or confidential and exempt from public records disclosure requirements. If the contractor keeps and maintains public records upon completion of the contract, the contractor shall meet all applicable requirements for retaining the public records. All records stored electronically must be provided to the public agency, upon the request from the public agency's custodian of public records, in a format that is compatible with the information technology systems of the public agency.

IF THE CONTRACTOR HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO THE CONTRACTOR'S DUTY TO PROVIDE PUBLIC RECORDS RELATING TO THIS CONTRACT, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT OKALOOSA COUNTY RISK MANAGEMENT DEPARTMENT 5479 OLD BETHEL ROAD CRESTVIEW, FL 32536 PHONE: (850) 689-5977 riskinfo@co.okaloosa.fl.us.

XIII. Audit

The County and/or its designee shall have the right from time to time at its sole expense to audit the compliance by the Contractor with the terms, conditions, obligations, limitations, restrictions, and requirements of this Contract and such right shall extend for a period of three (3) years after termination of this Contract.

XIV. General Services Insurance Requirements

RESPONDENT'S INSURANCE

1. The Respondent shall not commence any work in connection with this Agreement until he has obtained all required insurance and such insurance has been approved by the Okaloosa County Risk Manager or designee.
2. All insurance policies shall be with insurers licensed to do business in the State of Florida.
3. All insurance shall include the interest of all entities named and their respective agents, consultants, servants and employees of each and all other interests as may be reasonably required by Okaloosa County as Additional Insured. The coverage afforded the Additional Insured under this policy shall be primary insurance. If the Additional Insured have other insurance that is applicable to the loss, such other insurance shall be on an excess or contingent basis. The amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

4. The County shall be listed as Additional Insured by policy endorsement on all insurance contracts applicable to this Agreement except Workers' Compensation and Professional Liability.
5. The County shall be furnished proof of coverage by certificates of insurance (COI) and endorsements for every applicable insurance contract required by this Agreement. The COI's and policy endorsements must be delivered to the County Representative not less than ten (10) days prior to the commencement of any and all contractual Agreements between the County and the Respondent.
6. The County shall retain the right to reject all insurance contracts that do not meet the requirement of this Agreement. Further, the County reserves the right to change these insurance requirements with 60-day notice to the Respondent.
7. The insurance definition of Insured or Additional Insured shall include Subcontractor, Sub-subcontractor, and any associated or subsidiary companies of the Respondent, which are involved, and which is a part of the contract.
8. The County reserves the right at any time to require the Respondent to provide certified copies of any insurance policies to document the insurance coverage specified in this Agreement.
9. The designation of Respondent shall include any associated or subsidiary company which is involved and is a part of the contract and such, if any associated or subsidiary company involved in the project must be named in the Workers' Compensation coverage.
10. All insurance policies shall include a clause to provide 30 days written notice to Okaloosa County for any changes, cancellations or non-renewal of the policy, with the exception of 10 day notice for cancellation due to non-payment of premium. Such notice shall be given directly to the County Representative.

WORKERS' COMPENSATION INSURANCE

1. The Respondent shall secure and maintain during the life of this Agreement Workers' Compensation insurance for all of his employees employed for the project or any site connected with the work, including supervision, administration or management, of this project and in case any work is sublet, with the approval of the County, the Respondent shall require the Subcontractor similarly to provide Workers' Compensation insurance for all employees employed at the site of the project, and such evidence of insurance shall be furnished to the County not less than ten (10) days prior to the commencement of any and all sub-contractual Agreements which have been approved by the County.
2. Such insurance shall comply with the Florida Workers' Compensation Law.

3. No class of employee, including the Respondent himself, shall be excluded from the Workers' Compensation insurance coverage. The Workers' Compensation insurance shall also include Employer's Liability coverage.

BUSINESS AUTOMOBILE AND COMMERCIAL GENERAL LIABILITY INSURANCE

1. The Respondent shall maintain Business Automobile Liability insurance coverage throughout the life of this Agreement. The insurance shall include Owned, Non-owned & Hired Motor Vehicle coverage.
2. The Respondent shall carry other Commercial General Liability insurance against all other Bodily Injury, Property Damage and Personal and Advertising Injury exposures. The coverage shall include both On- and Off-Premises Operations, Contractual Liability, and Broad Form Property Damage.
3. All liability insurance (other than Professional Liability) shall be written on an occurrence basis and shall not be written on a claims-made basis. If the insurance is issued with an aggregate limit of liability, the aggregate limit of liability shall apply only to the locations included in this Agreement. If, as the result of any claims or other reasons, the available limits of insurance reduce to less than those stated in the Limits of Liability, the Respondent shall notify the County representative in writing. The Respondent shall purchase additional liability insurance to maintain the requirements established in this Agreement. Umbrella or Excess Liability insurance can be purchased to meet the Limits of Liability specified in this Agreement.
4. Commercial General Liability coverage shall be endorsed to include the following:
 - 1.) Premises – Operation Liability
 - 2.) Occurrence Bodily Injury and Property Damage Liability
 - 3.) Independent Contractor's Liability
 - 4.) Completed Operations and Products Liability

LIMITS OF LIABILITY

The insurance required shall be written for not less than the following, or greater if required by law and shall include Employer's liability with limits as prescribed in this contract:

	LIMIT
1. Worker's Compensation	
1.) State	Statutory
2.) Employer's Liability	\$100,000 each accident
2. Business Automobile	\$1,000,000 each occurrence (A combined single limit)
3. Commercial General Liability	\$1,000,000 each occurrence

(A combined single limit)

- | | | |
|----|---------------------------------|-------------|
| 4. | Personal and Advertising Injury | \$250,000 |
| 5. | Professional Liability | \$1,000,000 |

NOTICE OF CLAIMS OR LITIGATION

The Respondent agrees to report any incident or claim that results from performance of this Agreement. The County representative shall receive written notice in the form of a detailed written report describing the incident or claim within ten (10) days of the Respondent's knowledge. In the event such incident or claim involves injury and/or property damage to a third party, verbal notification shall be given the same day the Respondent becomes aware of the incident or claim followed by a written detailed report within ten (10) days of verbal notification.

INDEMNIFICATION & HOLD HARMLESS

To the fullest extent permitted by law, Respondent shall indemnify and hold harmless the County, its officers and employees from liabilities, damages, losses, and costs including but not limited to reasonable attorney fees, to the extent caused by the negligence, recklessness, or wrongful conduct of the Respondent and other persons employed or utilized by the Respondent in the performance of this contract.

Note: For respondent's convenience, this certification form is enclosed and is made a part of the bid package.

CERTIFICATE OF INSURANCE

1. Certificates of insurance, in duplicate, evidencing all required coverage must be submitted to and approved by Okaloosa County prior to the commencement of any of the work. The certificate holder(s) shall be as follows: Okaloosa County, 5479A Old Bethel Road, Crestview, Florida, 32536.
2. All policies shall expressly require 30 days written notice to Okaloosa County at the address set out above, or the cancellations of material alterations of such policies, and the Certificates of Insurance, shall so provide.
3. All certificates shall be subject to Okaloosa County's approval of adequacy of protection and the satisfactory character of the Insurer. County reserves the right to approve or reject all deductible/SIR above \$10,000. The Certificates of Insurance shall disclose any and all deductibles or self-insured retentions (SIRs).

4. All deductibles or SIRs, whether approved by Okaloosa County or not, shall be the Respondent's full responsibility. In particular, the Respondent shall afford full coverage as specified herein to entities listed as Additional Insured.
5. In no way will the entities listed as Additional Insured be responsible for, pay for, be damaged by, or limited to coverage required by this schedule due to the existence of a deductible or SIR. Specific written approval from Okaloosa County will only be provided upon demonstration that the Respondent has the financial capability and funds necessary to cover the responsibilities incurred as a result of the deductible or SIR.

GENERAL TERMS

Any type of insurance or increase of limits of liability not described above which, the Respondent required for its own protection or on account of statute shall be its own responsibility and at its own expense.

The carrying of the insurance described shall in no way be interpreted as relieving the Respondent of any responsibility under this contract.

Should the Respondent engage a subcontractor or sub-subcontractor, the same conditions will apply under this Agreement to each subcontractor and sub-subcontractor.

The Respondent hereby waives all rights of subrogation against Okaloosa County and its consultants and other indemnities of the Respondent under all the foregoing policies of insurance.

UMBRELLA INSURANCE

The Respondent shall have the right to meet the liability insurance requirements with the purchase of an umbrella insurance policy. In all instances, the combination of primary and umbrella liability coverage must equal or exceed the minimum liability insurance limits stated in this Agreement.

The County reserves the right to require any other insurance coverage it deems necessary depending upon the exposures.

XV. Assignment

Contractor shall not assign this Contract or any part thereof, without the prior consent in writing of the County. If Contractor does, with approval, assign this Contract or any part thereof, it shall require that its assignee be bound to it and to assume toward Contractor all of the obligations and responsibilities that Contractor has assumed toward the County.

XVI. Entire Contract & Waivers

This Contract and Exhibit "A" and Exhibit "B" as incorporated herein, contains the entire contract between the parties and supersedes all prior oral or written contracts. Contractor acknowledges that

it has not relied upon any statement, representation, prior or contemporaneous written or oral promises, agreements or warranties, except such as are expressed herein. The terms and conditions of this Contract can only be amended in writing upon mutual agreement of the parties and signed by both parties.

The waiver by a party of any breach or default in performance shall not be deemed to constitute a waiver of any other or succeeding breach or default. The failure of the County to enforce any of the provisions hereof shall not be construed to be a waiver of the right of the County thereafter to enforce such provisions.

XVII. Severability

If any term or condition of this Contract shall be deemed, by a court having appropriate jurisdiction, invalid or unenforceable, the remainder of the terms and conditions of this Contract shall remain in full force and effect. This Contract shall not be more strictly construed against either party hereto by reason of the fact that one party may have drafted or prepared any or all the terms and provisions hereof.

XVIII. Independent Contractor

Contractor enters into this Contract as, and shall continue to be, an independent contractor. All services shall be performed only by Contractor and Contractor's employees. Under no circumstances shall Contractor or any of Contractor's employees look to the County as his/her employer, or as partner, agent or principal. Neither Contractor, nor any of Contractor's employees, shall be entitled to any benefits accorded to the County's employees, including without limitation worker's compensation, disability insurance, vacation or sick pay. Contractor shall be responsible for providing, at Contractor's expense, and in Contractor's name, unemployment, disability, worker's compensation and other insurance as well as licenses and permits usual and necessary for conducting the services to be provided under this Contract.

XIX. Third Party Beneficiaries

It is specifically agreed between the parties executing this Contract that it is not intended by any of the provisions of any part of the Contract to create in the public or any member thereof, a third party beneficiary under this Contract, or to authorize anyone not a party to this Contract to maintain a suit for personal injuries or property damage pursuant to the terms or provisions of this Contract.

XX. Indemnification and Hold Harmless

Contractor agrees to hold harmless, indemnify, and defend or, at the option of the County, pay the cost of defense, the County and its representative from any and all claims, losses, penalties, demands, judgments, and costs of suit, including attorneys' fees and paralegals' fees, for any expense, damage or liability incurred by any of them, whether for personal injury, property damage, direct or consequential damages, or economic loss, arising directly or indirectly on account of or in connection with the Work done by Contractor under this Contract or by any person, firm or corporation to whom any portion of the Work is subcontracted by Contractor or resulting

from the use by Contractor, or by any one for whom Contractor is legally liable, of any materials, tools, machinery or other property of the County.

The Contractor's obligation under this provision shall not be limited in any way by the agreed upon contract price as shown in this contract or the Contractor's limit of, or lack of, sufficient insurance protection.

XXI. Representation of Authority to Contractor/Signatory

The individual signing this Contract on behalf of Collection Bureau of Ft. Walton Beach, Inc. dba Credit Business Services, Inc. represents and warrants that he or she is duly authorized and has legal capacity to execute and deliver this Contract. The signatory represents and warrants to the County that the execution and delivery of this Contract and the performance of Collection Bureau of Ft. Walton Beach, Inc. dba Credit Business Services, Inc. obligations hereunder have been duly authorized and that the Contract is a valid and legal agreement binding on the Contractor and enforceable in accordance with its terms.

IN WITNESS WHEREOF, the parties hereto have made and executed this Contract on the respective dates under each signature.

**Collection Bureau of Ft. Walton Beach, Inc.
dba Credit Business Services, Inc.**

Tommy Cooley
Signature

President

Print Title

Tommy Cooley

Print Name

Date: 11/21/2017

DocuSign

Okaloosa County, Florida

[Signature]
Carolyn N. Ketchel, Chairman
John Horstad, County Administrator
Date: 11/27/17

ATTEST:

J.D. Peacock II, Clerk

Exhibit "B"

Title VI Clauses for Compliance with Nondiscrimination Requirements

Compliance with Nondiscrimination Requirements

During the performance of this contract, the contractor, for itself, its assignees, and successors in interest (hereinafter referred to as the "contractor") agrees as follows:

Compliance with Regulations: The contractor (hereinafter includes consultants) will comply with the Title VI List of Pertinent Nondiscrimination Acts And Authorities, as they may be amended from time to time, which are herein incorporated by reference and made a part of this contract.

Non-discrimination: The contractor, with regard to the work performed by it during the contract, will not discriminate on the grounds of race, color, or national origin in the selection and retention of subcontractors, including procurements of materials and leases of equipment. The contractor will not participate directly or indirectly in the discrimination prohibited by the Nondiscrimination Acts and Authorities, including employment practices when the contract covers any activity, project, or program set forth in Appendix B of 49 CFR part 21.

Solicitations for Subcontracts, Including Procurements of Materials and Equipment: In all solicitations, either by competitive bidding, or negotiation made by the contractor for work to be performed under a subcontract, including procurements of materials, or leases of equipment, each potential subcontractor or supplier will be notified by the contractor of the contractor's obligations under this contract and the Nondiscrimination Acts And Authorities on the grounds of race, color, or national origin.

Information and Reports: The contractor will provide all information and reports required by the Acts, the Regulations, and directives issued pursuant thereto and will permit access to its books, records, accounts, other sources of information, and its facilities as may be determined by the sponsor or the Federal Aviation Administration to be pertinent to ascertain compliance with such Nondiscrimination Acts And Authorities and instructions. Where any information required of a contractor is in the exclusive possession of another who fails or refuses to furnish the information, the contractor will so certify to the sponsor or the Federal Aviation Administration, as appropriate, and will set forth what efforts it has made to obtain the information.

Sanctions for Noncompliance: In the event of a contractor's noncompliance with the Non-discrimination provisions of this contract, the sponsor will impose such contract sanctions as it or the Federal Aviation Administration may determine to be appropriate, including, but not limited to:

- a. Withholding payments to the contractor under the contract until the contractor complies; and/or
- b. Cancelling, terminating, or suspending a contract, in whole or in part.

Incorporation of Provisions: The contractor will include the provisions of paragraphs one through six in every subcontract, including procurements of materials and leases of equipment, unless exempt by the Acts, the Regulations and directives issued pursuant thereto. The contractor will take action with respect to any subcontract or procurement as the sponsor or the Federal Aviation Administration may direct as a means of enforcing such provisions including sanctions for noncompliance. Provided, that if the contractor becomes involved in, or is threatened with litigation by a subcontractor, or supplier because of such direction, the contractor may request the sponsor to enter into any litigation to protect the interests of the

sponsor. In addition, the contractor may request the United States to enter into the litigation to protect the interests of the United States.

Title VI List of Pertinent Nondiscrimination Acts and Authorities

Title VI List of Pertinent Nondiscrimination Acts and Authorities

During the performance of this contract, the contractor, for itself, its assignees, and successors in interest (hereinafter referred to as the "contractor") agrees to comply with the following non-discrimination statutes and authorities; including but not limited to:

- Title VI of the Civil Rights Act of 1964 (42 U.S.C. § 2000d *et seq.*, 78 stat. 252), (prohibits discrimination on the basis of race, color, national origin);
- 49 CFR part 21 (Non-discrimination In Federally-Assisted Programs of The Department of Transportation—Effectuation of Title VI of The Civil Rights Act of 1964);
- The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, (42 U.S.C. § 4601), (prohibits unfair treatment of persons displaced or whose property has been acquired because of Federal or Federal-aid programs and projects);
- Section 504 of the Rehabilitation Act of 1973, (29 U.S.C. § 794 *et seq.*), as amended, (prohibits discrimination on the basis of disability); and 49 CFR part 27;
- The Age Discrimination Act of 1975, as amended, (42 U.S.C. § 6101 *et seq.*), (prohibits discrimination on the basis of age);
- Airport and Airway Improvement Act of 1982, (49 USC § 471, Section 47123), as amended, (prohibits discrimination based on race, creed, color, national origin, or sex);
- The Civil Rights Restoration Act of 1987, (PL 100-209), (Broadened the scope, coverage and applicability of Title VI of the Civil Rights Act of 1964, The Age Discrimination Act of 1975 and Section 504 of the Rehabilitation Act of 1973, by expanding the definition of the terms "programs or activities" to include all of the programs or activities of the Federal-aid recipients, sub-recipients and contractors, whether such programs or activities are Federally funded or not);
- Titles II and III of the Americans with Disabilities Act of 1990, which prohibit discrimination on the basis of disability in the operation of public entities, public and private transportation systems, places of public accommodation, and certain testing entities (42 U.S.C. §§ 12131 – 12189) as implemented by Department of Transportation regulations at 49 CFR parts 37 and 38;
- The Federal Aviation Administration's Non-discrimination statute (49 U.S.C. § 47123) (prohibits discrimination on the basis of race, color, national origin, and sex);
- Executive Order 12898, Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations, which ensures non-discrimination against minority populations by discouraging programs, policies, and activities with disproportionately high and adverse human health or environmental effects on minority and low-income populations;
- Executive Order 13166, Improving Access to Services for Persons with Limited English Proficiency, and resulting agency guidance, national origin discrimination includes discrimination because of limited English proficiency (LEP). To ensure compliance with

Title VI, you must take reasonable steps to ensure that LEP persons have meaningful access to your programs (70 Fed. Reg. at 74087 to 74100);

Title IX of the Education Amendments of 1972, as amended, which prohibits you from discriminating because of sex in education programs or activities (20 U.S.C. 1681 et seq).

FEDERAL FAIR LABOR STANDARDS ACT (FEDERAL MINIMUM WAGE)

All contracts and subcontracts that result from this solicitation incorporate by reference the provisions of 29 CFR part 201, the Federal Fair Labor Standards Act (FLSA), with the same force and effect as if given in full text. The FLSA sets minimum wage, overtime pay, recordkeeping, and child labor standards for full and part time workers.

The [contractor | consultant] has full responsibility to monitor compliance to the referenced statute or regulation. The [contractor | consultant] must address any claims or disputes that arise from this requirement directly with the U.S. Department of Labor – Wage and Hour Division

OCCUPATIONAL SAFETY AND HEALTH ACT OF 1970

All contracts and subcontracts that result from this solicitation incorporate by reference the requirements of 29 CFR Part 1910 with the same force and effect as if given in full text. Contractor must provide a work environment that is free from recognized hazards that may cause death or serious physical harm to the employee. The Contractor retains full responsibility to monitor its compliance and their subcontractor's compliance with the applicable requirements of the Occupational Safety and Health Act of 1970 (20 CFR Part 1910). Contractor must address any claims or disputes that pertain to a referenced requirement directly with the U.S. Department of Labor – Occupational Safety and Health Administration.

E-VERIFY

Enrollment and verification requirements.

- (1) If the Contractor is not enrolled as a Federal Contractor in E-Verify at time of contract award, the Contractor shall-
 - a. Enroll. Enroll as a Federal Contractor in the E-Verify Program within thirty (30) calendar days of contract award;
 - b. Verify all new employees. Within ninety (90) calendar days of enrollment in the E-Verify program, begin to use E-Verify to initiate verification of employment eligibility of all new hires of the Contractor, who are working in the United States, whether or not assigned to the contract, within three (3) business days after the date of hire (but see paragraph (b)(3) of this section); and,
 - c. Verify employees assigned to the contract. For each employee assigned to the contract, initiate verification within ninety (90) calendar days after date of enrollment or within thirty (30) calendar days of the employee's assignment to the contract, whichever date is later (but see paragraph (b)(4) of this section.)

- (2) If the Contractor is enrolled as a Federal Contractor in E-Verify at time of contract award, the Contractor shall use E-Verify to initiate verification of employment eligibility of
- a. All new employees.
 - i. Enrolled ninety (90) calendar days or more. The Contractor shall initiate verification of all new hires of the Contractor, who are working in the United States, whether or not assigned to the contract, within three (3) business days after the date of hire (but see paragraph (b)(3) of this section); or
 - b. Enrolled less than ninety (90) calendar days. Within ninety (90) calendar days after enrollment as a Federal Contractor in E-Verify, the Contractor shall initiate verification of all new hires of the contractor, who are working in the United States, whether or not assigned to the contract, within three (3) business days after the date of hire (but see paragraph (b)(3) of this section); or
 - ii. Employees assigned to the contract. For each employee assigned to the contract, the Contractor shall initiate verification within ninety (90) calendar days after date of contract award or within thirty (30) days after assignment to the contract, whichever date is later (but see paragraph (b)(4) of this section.)
- (3) If the Contractor is an institution of higher education (as defined at 20 U.S.C. 1001(a)); a State of local government or the government of a Federally recognized Indian tribe, or a surety performing under a takeover agreement entered into with a Federal agency pursuant to a performance bond, the Contractor may choose to verify only employees assigned to the contract, whether existing employees or new hires. The Contractor shall follow the applicable verification requirements of (b)(1) or (b)(2), respectively, except that any requirement for verification of new employees applies only to new employees assigned to the contract.
- (4) Option to verify employment eligibility of all employees. The Contractor may elect to verify all existing employees hired after November 6, 1986 (after November 27, 2009, in the Commonwealth of the Northern Mariana Islands), rather than just those employees assigned to the contract. The Contractor shall initiate verification for each existing employee working in the United States who was hired after November 6, 1986 (after November 27, 2009, in the Commonwealth of the Northern Mariana Islands), within one hundred eighty (180) calendar days of-
- i. Enrollment in the E-Verify program; or
 - ii. Notification to E-Verify Operations of the Contractor's decision to exercise this option, using the contract information provided in the E-Verify program Memorandum of Understanding (MOU)
- (5) The Contractor shall comply, for the period of performance of this contract, with the requirements of the E-Verify program MOU.
- i. The Department of Homeland Security (DHS) or the Social Security Administration (SSA) may terminate the Contractor's MOU and deny access to the E-Verify system in accordance with the terms of the MOU. In such case, the Contractor, will be referred to a suspension or debarment official.

ii. During the period between termination of the MOU and a decision by the suspension or debarment official whether to suspend or debar, the contractor is excused from its obligations under paragraph (b) of this clause. If the suspension or debarment official determines not to suspend or debar the Contractor, then the Contractor must reenroll in E-Verify.

iii. Web site. Information on registration for and use of the E-Verify program can be obtained via the Internet at the Department of Homeland Security Web site: <http://www.dhs.gov/E-Verify>.

Individuals previously verified. The Contractor is not required by this clause to perform additional employment verification using E-Verify for any employee-

- (a) Whose employment eligibility was previously verified by the Contractor through the E-Verify program;
- (b) Who has been granted and holds an active U.S. Government security clearance for access to confidential, secret, or top secret information in accordance with the National Industrial Security Program Operating Manual; or
- (c) Who has undergone a completed background investigation and been issued credentials pursuant to Homeland Security Presidential Directive (HSPD)-12. Policy for a Common Identification Standard for Federal Employees and Contractors.

Subcontracts. The Contractor shall include the requirements of this clause, including this paragraph € (appropriately modified for identification of the parties in each subcontract that-

- (1) Is for-(i) Commercial and noncommercial services (except for commercial services that are part of the purchase of a COTS item (or an item that would be a COTS item, but for minor modifications), performed by the COTS provider, and are normally provided for that COTS item); or
 - (ii) Construction;
- (2) Has a value of more than \$3,500; and
- (3) Includes work performed in the United States.

Exhibit "A"



REQUEST FOR PROPOSALS (RFP) & RESPONDENT'S ACKNOWLEDGEMENT

RFP TITLE:
COLLECTION OF OKALOOSA COUNTY WATER &
SEWER DELINQUENT ACCOUNTS

RFP NUMBER:
RFP WS 73-17

LAST DAY FOR QUESTIONS: June 23, 2017 12:00 P.M. CST

RFP OPENING DATE & TIME: July 3, 2017 3:00 P.M. CST

NOTE: PROPOSALS RECEIVED AFTER THE PROPOSAL OPENING DATE & TIME WILL NOT BE CONSIDERED.

Okaloosa County, Florida solicits your company to submit a proposal on the above referenced goods or services. All terms, specifications and conditions set forth in this RFP are incorporated into your response. A proposal will not be accepted unless all conditions have been met. All proposals must have an authorized signature in the space provided below. All envelopes containing sealed proposals must reference the "RFP Title", "RFP Number" and the "RFP Due Date & Time". Okaloosa County is not responsible for lost or late delivery of proposals by the U.S. Postal Service or other delivery services used by the respondent. Neither faxed nor electronically submitted proposals will be accepted. Proposals may not be withdrawn for a period of sixty (60) days after the proposal opening unless otherwise specified.

RESPONDENT ACKNOWLEDGEMENT FORM BELOW MUST BE COMPLETED, SIGNED, AND RETURNED AS PART OF YOUR BID. BIDS WILL NOT BE ACCEPTED WITHOUT THIS FORM, SIGNED BY AN AUTHORIZED AGENT OF THE RESPONDENT.

COMPANY NAME Collection Bureau of Ft. Walton Beach, Inc. --- DBA: Credit Business Services, Inc.
MAILING ADDRESS 711 Eglin Parkway
CITY, STATE, ZIP Ft. Walton Beach, FL 32549
FEDERAL EMPLOYER'S IDENTIFICATION NUMBER (FEIN): 59-1229511
TELEPHONE NUMBER: 850-862-2154 EXT: FAX: 850-864-3788
EMAIL: tommy@reducecar.com

I CERTIFY THAT THIS PROPOSAL IS MADE WITHOUT PRIOR UNDERSTANDING, AGREEMENT, OR CONNECTION WITH ANY OTHER RESPONDENT SUBMITTING A PROPOSAL FOR THE SAME MATERIALS, SUPPLIES, EQUIPMENT OR SERVICES, AND IS IN ALL RESPECTS FAIR AND WITHOUT COLLUSION OR FRAUD. I AGREE TO ABIDE BY ALL TERMS AND CONDITIONS OF THIS PROPOSAL AND CERTIFY THAT I AM AUTHORIZED TO SIGN THIS PROPOSAL FOR THE RESPONDENT.

AUTHORIZED SIGNATURE:  TYPED OR PRINTED NAME Tommy Cooley Jr.

TITLE: President DATE July 3, 2017

NOTICE TO RESPONDENTS

RFP WS 73-17

Notice is hereby given that the Board of County Commissioners of Okaloosa County, FL, will accept sealed proposals until **3:00 p.m. (CST) July 3, 2017** for the **COLLECTION OF OKALOOSA COUNTY WATER & SEWER DELINQUENT ACCOUNTS**.

Interested respondents desiring consideration shall provide one (1) original and five (5) copies (total of 6 copies) of their Request for Proposals (RFP) response with the respondent's areas of expertise identified. Submissions shall be portrait orientation, unbound, and 8 ½" x 11" where practical.

All originals must have original signatures in blue ink.

Proposal documents are available for download by accessing the Okaloosa County website at <http://www.co.okaloosa.fl.us/purchasing/home> then accessing the link "View Current Solicitations" or by accessing the Florida Purchasing Group website at <http://www.floridabidsystem.com/Bids/ViewOpenSolicitations.asp>.

Submittals must be delivered to the Okaloosa County Purchasing Department at the address listed below no later than **3:00 p.m. (CST) July 3, 2017** in order to be considered. All proposals received after the stated time and date will be returned unopened and will not be considered. All submittals must be in sealed envelopes reflecting on the outside thereof "**COLLECTION OF OKALOOSA COUNTY WATER & SEWER DELINQUENT ACCOUNTS**". Failure to clearly mark the outside of the envelope as set forth herein shall result in the submittal not being considered.

The County reserves the right to award to the firm submitting a responsive proposal with a resulting negotiated agreement that is most advantageous and in the best interest of Okaloosa County, and to waive any irregularity or technicality in proposals received. Okaloosa County shall be the sole judge of the quote and the resulting negotiated agreement that is in its best interest and its decision will be final.

NOTE: Crestview, FL is not a next day guaranteed delivery location by most delivery services. Respondents using mail or delivery service assume all risk of late or non-delivery.

All submittals should be addressed as follows:

COLLECTION OF OKALOOSA COUNTY WATER & SEWER DELINQUENT ACCOUNTS

Okaloosa County Purchasing Department
5479A Old Bethel Road
Crestview, FL 32536



Gregory Kisela
Purchasing Director



Date

OKALOOSA COUNTY
BOARD OF COUNTY COMMISSIONERS

Carolyn N. Ketchel
Chairman

PROPOSAL REQUIREMENTS

PROPOSAL #: RFP WS 73-17

**PROPOSAL ITEM: COLLECTION OF OKALOOSA COUNTY WATER &
SEWER DELINQUENT ACCOUNTS**

1. GENERAL REQUIREMENTS

Okaloosa County Water & Sewer is requesting proposals from qualified entities to provide collection services for amounts due from delinquent customers. This will include collection of funds due from Accounts Receivable balances as well as any returned checks. All proposals must provide for services that are in compliance with the current Fair Debt Collection Practices Act and the Fair Credit Reporting Act. In addition all companies submitting proposals must agree to comply with any applicable state or local government rules, laws, ordinances, or regulations effecting collection activities.

2. SCOPE OF SERVICE

Okaloosa County Water & Sewer provides services to an excess of 34,000 customers. We require a professional collection agency to assist in collecting past due balances from customers. The period these balances have been outstanding prior to collection activities commencing will be based on a predetermined time frame.

3. SELECTION CRITERIA

1. Must be able to demonstrate significant experience in utility customer collections. (Minimum of 10 years)
2. Provide a General history of their company including key collection team members to be assigned to the county.
3. Must provide specific examples of similar projects and be proficient working with a county run utility enterprise fund.
4. Must have experience in our local area and be familiar with our customer demographics.
5. Provide the historical percentages of Bad Debt collected on behalf of clients.
6. Provide a projected collection rate.
7. Provide the fee structure for the performance of collection services.
8. Ability to submit regular monthly remittances and related statements by the 5th of each month for the previous month.
9. Must be able to provide five (5) references of current/past clients, both Government and private sector.
10. Evidence shall be submitted that the firm is current with requirements under all state and county license and tax laws.
11. Submit a detailed operational plan which demonstrates the understanding of, as well as the capability to assume responsibility for, collecting delinquent revenue for the Okaloosa County Water & Sewer enterprise fund. This plan shall provide all details of the methods to be used to maximize successful collections.
12. Provide an organization chart showing current management, supervisory and collector positions and the ability to expand as needed to take on additional business.

13. Description of normal method to collect accounts, including number of both written and telephone attempts.

4. TAXES AND ASSESSMENTS:

Respondent agrees to pay all sales, use, or other taxes, assessments and other similar charges when due now or in the future, required by any local, state or federal law, including but not limited to such taxes and assessments as may from time to time be imposed by the County. Respondent further agrees that it shall protect, reimburse and indemnify County from and assume all liability for its tax and assessment obligations.

5. SPECIAL INSTRUCTIONS:

The selection of a firm to provide professional services will be based on the following criteria:

- 35% Pricing
- 25% Demonstrated experience and expertise performing the scope of work, with significant experience in utility customer collections
- 15% Specific examples of similar projects, experience in our local area and familiar with our customer demographics, preferably for utility customer collections
- 10% Vendor information, history, background, staff, key collection team members
- 10% References, preferably for utility customer collections
- 5% Acknowledgement of County policies, requirements under all State and county licensing tax laws

The selection process involves multiple steps: (1) All interested vendors shall submit written responses for each aspect of the Scope of Work and Requirements & Special Conditions in the sequence presented in the RFP, as well as any additional material they may wish to submit. (2) A review committee will evaluate and rank responsive responses and identify the top-ranked vendors. (3) The top-ranked vendors may be invited to make a presentation. Any presentations including travel cost, etc., will be at the expense of the interested vendor. (4) The review committee shall recommend the final vendor(s) to the Board of County Commissioners for final approval.

6. TERM OF CONTRACT AND RENEWAL OPTION:

The initial contract term is anticipated to be three (3) years, with the option for two (2), one-year renewals if agreed to in writing by both parties. County renewal will be in part dependent upon quality of service and acceptability of costs.

Note: failure to provide all the required information, in the required format, may disqualify the vendor from further consideration.

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GENERAL SERVICES INSURANCE REQUIREMENTS

REVISED: 02/09/16

BONDING REQUIREMENTS

1. There are no bonding requirements.

RESPONDENT'S INSURANCE

1. The Respondent shall not commence any work in connection with this Agreement until he has obtained all required insurance and such insurance has been approved by the Okaloosa County Risk Manager or designee.
2. All insurance policies shall be with insurers licensed to do business in the State of Florida.
3. All insurance shall include the interest of all entities named and their respective agents, consultants, servants and employees of each and all other interests as may be reasonably required by Okaloosa County as Additional Insured. The coverage afforded the Additional Insured under this policy shall be primary insurance. If the Additional Insured have other insurance that is applicable to the loss, such other insurance shall be on an excess or contingent basis. The amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.
4. The County shall be listed as Additional Insured by policy endorsement on all insurance contracts applicable to this Agreement except Workers' Compensation and Professional Liability.
5. The County shall be furnished proof of coverage by certificates of insurance (COI) and endorsements for every applicable insurance contract required by this Agreement. The COI's and policy endorsements must be delivered to the County Representative not less than ten (10) days prior to the commencement of any and all contractual Agreements between the County and the Respondent.
6. The County shall retain the right to reject all insurance contracts that do not meet the requirement of this Agreement. Further, the County reserves the right to change these insurance requirements with 60-day notice to the Respondent.
7. The insurance definition of Insured or Additional Insured shall include Subcontractor, Sub-subcontractor, and any associated or subsidiary companies of the Respondent, which are involved, and which is a part of the contract.
8. The County reserves the right at any time to require the Respondent to provide certified copies of any insurance policies to document the insurance coverage specified in this Agreement.
9. The designation of Respondent shall include any associated or subsidiary company which is involved and is a part of the contract and such, if any associated or subsidiary company involved in the project must be named in the Workers' Compensation coverage.

10. All policies shall be written so that the County will be notified of cancellation or restrictive amendments at least thirty (30) days prior to the effective date of such cancellation or amendment. Such notice shall be given directly to the County Representative.

WORKERS' COMPENSATION INSURANCE

1. The Respondent shall secure and maintain during the life of this Agreement Workers' Compensation insurance for all of his employees employed for the project or any site connected with the work, including supervision, administration or management, of this project and in case any work is sublet, with the approval of the County, the Respondent shall require the Subcontractor similarly to provide Workers' Compensation insurance for all employees employed at the site of the project, and such evidence of insurance shall be furnished to the County not less than ten (10) days prior to the commencement of any and all sub-contractual Agreements which have been approved by the County.
2. Such insurance shall comply with the Florida Workers' Compensation Law.
3. No class of employee, including the Respondent himself, shall be excluded from the Workers' Compensation insurance coverage. The Workers' Compensation insurance shall also include Employer's Liability coverage.

BUSINESS AUTOMOBILE AND COMMERCIAL GENERAL LIABILITY INSURANCE

1. The Respondent shall maintain Business Automobile Liability insurance coverage throughout the life of this Agreement. The insurance shall include Owned, Non-owned & Hired Motor Vehicle coverage.
2. The Respondent shall carry other Commercial General Liability insurance against all other Bodily Injury, Property Damage and Personal and Advertising Injury exposures. The coverage shall include both On-and Off-Premises Operations, Contractual Liability, and Broad Form Property Damage.
3. All liability insurance (other than Professional Liability) shall be written on an occurrence basis and shall not be written on a claims-made basis. If the insurance is issued with an aggregate limit of liability, the aggregate limit of liability shall apply only to the locations included in this Agreement. If, as the result of any claims or other reasons, the available limits of insurance reduce to less than those stated in the Limits of Liability, the Respondent shall notify the County representative in writing. The Respondent shall purchase additional liability insurance to maintain the requirements established in this Agreement. Umbrella or Excess Liability insurance can be purchased to meet the Limits of Liability specified in this Agreement.
4. Commercial General Liability coverage shall be endorsed to include the following:
 - 1.) Premises – Operation Liability
 - 2.) Occurrence Bodily Injury and Property Damage Liability
 - 3.) Professional Liability
5. Respondent shall agree to keep in continuous force Commercial General Liability coverage including Completed Operations and Products Liability for the length of the project.

LIMITS OF LIABILITY

The insurance required shall be written for not less than the following, or greater if required by law and shall include Employer's liability with limits as prescribed in this contract:

	<u>LIMIT</u>
1. Worker's Compensation	
1.) State	Statutory
2.) Employer's Liability	\$100,000 each accident
2. Business Automobile	\$1,000,000 each occurrence (A combined single limit)
3. Commercial General Liability	\$1,000,000 each occurrence (A combined single limit)
4. Personal and Advertising Injury	\$250,000
5. Professional Liability	\$1,000,000 each occurrence

NOTICE OF CLAIMS OR LITIGATION

The Respondent agrees to report any incident or claim that results from performance of this Agreement. The County representative shall receive written notice in the form of a detailed written report describing the incident or claim within ten (10) days of the Respondent's knowledge. In the event such incident or claim involves injury and/or property damage to a third party, verbal notification shall be given the same day the Respondent becomes aware of the incident or claim followed by a written detailed report within ten (10) days of verbal notification.

INDEMNIFICATION & HOLD HARMLESS

To the fullest extent permitted by law, Respondent shall indemnify and hold harmless the County, its officers and employees from liabilities, damages, losses, and costs including but not limited to reasonable attorney fees, to the extent caused by the negligence, recklessness, or wrongful conduct of the Respondent and other persons employed or utilized by the Respondent in the performance of this contract.

Note: For respondent's convenience, this certification form is enclosed and is made a part of the bid package.

CERTIFICATE OF INSURANCE

1. Certificates of insurance, in duplicate, indicating the job site and evidencing all required coverage must be submitted to and approved by Okaloosa County prior to the commencement of any of the work. The certificate holder(s) shall be as follows: Okaloosa County, 5479A Old Bethel Road, Crestview, Florida, 32536.
2. All policies shall expressly require 30 days' written notice to Okaloosa County at the address set out above, or the cancellations of material alterations of such policies, and the Certificates of Insurance, shall so provide.

3. All certificates shall be subject to Okaloosa County's approval of adequacy of protection and the satisfactory character of the Insurer. County reserves the right to approve or reject all deductible/SIR above \$10,000. The Certificates of Insurance shall disclose any and all deductibles or self-insured retentions (SIRs).
4. All deductibles or SIRs, whether approved by Okaloosa County or not, shall be the Respondent's full responsibility. In particular, the Respondent shall afford full coverage as specified herein to entities listed as Additional Insured.
5. In no way will the entities listed as Additional Insured be responsible for, pay for, be damaged by, or limited to coverage required by this schedule due to the existence of a deductible or SIR. Specific written approval from Okaloosa County will only be provided upon demonstration that the Respondent has the financial capability and funds necessary to cover the responsibilities incurred as a result of the deductible or SIR.

GENERAL TERMS

Any type of insurance or increase of limits of liability not described above which, the Respondent required for its own protection or on account of statute shall be its own responsibility and at its own expense.

The carrying of the insurance described shall in no way be interpreted as relieving the Respondent of any responsibility under this contract.

Should the Respondent engage a subcontractor or sub-subcontractor, the same conditions will apply under this Agreement to each subcontractor and sub-subcontractor.

The Respondent hereby waives all rights of subrogation against Okaloosa County and its consultants and other indemnities of the Respondent under all the foregoing policies of insurance.

UMBRELLA INSURANCE

The Respondent shall have the right to meet the liability insurance requirements with the purchase of an umbrella insurance policy. In all instances, the combination of primary and umbrella liability coverage must equal or exceed the minimum liability insurance limits stated in this Agreement.

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GENERAL PROPOSAL CONDITIONS

1. PRE-PROPOSAL ACTIVITY -

Except as provided in this section, respondents are prohibited from contacting or lobbying the County, County Administrator, Commissioners, County staff, and Selection Committee members, or any other person authorized on behalf of the County related or involved with the solicitation. All inquiries on the scope of work, specifications, additional requirements, attachments, terms and general conditions or instructions, or any issue must be directed in writing, by US mail or email to:

Okaloosa County Purchasing Department
5479A Old Bethel Road
Crestview, FL 32536
Email: myoung@co.okaloosa.fl.us
(850) 689-5960

All questions or inquiries must be received no later than the last day for questions (reference RFP & Respondent's Acknowledgement form). Any addenda or other modification to the bid documents will be issued by the County five (5) days prior to the date and time of bid closing, as a written addenda distributed to all prospective respondents by posting to the Florida Online Bid System (Florida Purchasing Group) and the Okaloosa County Web Site.

To access the Florida Online Bid System go to: www.floridabidsystem.com. To access the Okaloosa County Web Site go to: <http://www.co.okaloosa.fl.us/purchasing/current-solicitations>.

Such written addenda or modification shall be part of the proposal documents and shall be binding upon each respondent. Each respondent is required to acknowledge receipt of any and all addenda in writing and submit with their proposal. No respondent may rely upon any verbal modification or interpretation.

2. PREPARATION OF PROPOSAL – The proposal form is included with the proposal documents. Additional copies may be obtained from the County. The respondent shall submit originals and bid forms in accordance with the public notice.

All blanks in the proposal documents shall be completed by printing in ink or by typewriter in both words and numbers with the amounts extended, totaled and the proposal signed. A proposal price shall be indicated for each section, proposal item, alternative, adjustment unit price item, and unit price item listed therein, or the words "No Proposal", "No Change", or "Not Applicable" entered. No changes shall be made to the phraseology of the form or in the items mentioned therein. In case of any discrepancy between the written amount and the numeric figures, the written amount shall govern. Any proposal which contains any omissions, erasures, alterations, additions, irregularities of any kind, or items not called for which shall in any manner fail to conform to the conditions of public notice inviting proposals may be rejected.

A proposal submitted by a corporation shall be executed in the corporate name by the president or a vice president or other corporate officer who has legal authority to sign.

A proposal submitted by a partnership shall be executed in the partnership name and signed by a partner (whose title must appear under the signature). The official address of the partnership shall be shown below the signature.

A proposal submitted by a limited liability company shall be executed in the name of the firm by a member and accompanied by evidence of authority to sign. The state of formation of the firm and the official address of the firm must be shown below the signature.

A proposal submitted by an individual shall show the respondent's name and official address.

A proposal submitted by a joint venture shall be executed by each joint venture in the manner indicated on the proposal form. The official address of the joint venture must be shown below the signature.

All signatures shall be in blue ink. All names shall be typed or printed below the signature.

The proposal shall contain an acknowledgement of receipt of all Addenda, the numbers of which shall be filled in on the form. The address and telephone # for communications regarding the proposal shall be shown.

If the respondent is an out-of-state corporation, the proposal shall contain evidence of respondent's authority and qualification to do business as an out-of-state corporation in the State of.

3. **INTEGRITY OF PROPOSAL DOCUMENTS** - Respondents shall use the original Proposal documents provided by the Purchasing Department and enter information only in the spaces where a response is requested. Respondents may use an attachment as an addendum to the Proposal documents if sufficient space is not available. Any modifications or alterations to the original proposal documents by the respondent, whether intentional or otherwise, will constitute grounds for rejection of a proposal. Any such modifications or alterations that a respondent wish to propose must be clearly stated in the respondent's response in the form of an addendum to the original proposal documents.
4. **SUBMITTAL OF PROPOSAL** - A proposal shall be submitted no later than the date and time prescribed and at the place indicated in the advertisement or invitation to proposal and shall be enclosed in an opaque sealed envelope plainly marked with the project title (and, if applicable, the designated portion of the project for which the proposal is submitted), the name and address of the respondent, and shall be accompanied by the proposal security and other required documents. It is the respondent's responsibility to assure that its proposal is delivered at the proper time and place. Offers by telegram, facsimile, or telephone will **NOT** be accepted.

Note: Crestview is not a next day delivery site for overnight carriers.

5. **MODIFICATION & WITHDRAWAL OF PROPOSAL** - A proposal may be modified or withdrawn by an appropriate document duly executed in the manner that a proposal must be executed and delivered to the place where proposals are to be submitted prior to the date and time for the opening of proposals.

If within 24 hours after proposals are opened any respondent files a duly signed written notice with the County and promptly thereafter demonstrates to the reasonable satisfaction of the County that there was a material substantial mistake in the preparation of its proposal, that respondent may withdraw its proposal, and the proposal security may be returned. Thereafter, if the work is re-proposal, that respondent will be disqualified from 1) further purposing on the work, and 2) doing any work on the contract, either as a subcontractor or in any other capacity.

6. **PROPOSALS TO REMAIN SUBJECT TO ACCEPTANCE** - All proposals will remain subject to acceptance or rejection for sixty (60) calendar days after the day of the proposal opening, but the County may, in its sole discretion, release any proposal and return the proposal security prior to the end of this period.

7. **IDENTICAL TIE PROPOSALS** - Preference shall be given to businesses with drug-free workplace programs. Whenever two or more proposals which are equal with respect to price, quality and service are received by the County for the procurement of commodities or contractual services, a proposal received from a business that certifies that it has implemented a drug-free workplace program shall be given preference in the award process (see attached certification form).

Established procedures for processing tie proposals will be followed if none of the tied vendors have a drug-free workplace program.

Note: For respondent's convenience, this certification form is enclosed and is made a part of the proposal package.

8. **CONDITIONAL & INCOMPLETE PROPOSALS** - Okaloosa County specifically reserves the right to reject any conditional proposal and proposals which make it impossible to determine the true amount of the proposal.
9. **PROPOSAL PRICE** – The proposal price shall include all equipment, labor, materials, permit(s), freight, taxes, required insurance, Public Liability, Property Damage and Workers' Compensation, etc. to cover the finished work called for.
10. **ADDITION/DELETION OF ITEM** – The County reserves the right to add or delete any item from this proposal or resulting contract when deemed to be in the County's best interest.
11. **SPECIFICATION EXCEPTIONS** – Specifications are based on the most current literature available. Respondent shall clearly list any change in the manufacturer's specifications which conflict with the proposal specifications. Respondent must also explain any deviation from the proposal specification in writing, as a foot note on the applicable proposal page and enclose a copy of the manufacturer's specifications data detailing the changed item(s) with their proposal. Failure of the respondent to comply with these provisions will result in respondents being held responsible for all costs required to bring the equipment in compliance with proposal specifications.
12. **APPLICABLE LAWS & REGULATIONS** – All applicable Federal and State laws, County and municipal ordinances, orders, rules and regulations of all authorities having jurisdiction over the project shall apply to the proposal throughout, and they will be deemed to be included in the contract the same as though they were written in full therein.
13. **DISQUALIFICATION OF RESPONDENTS** - Any of the following reasons may be considered as sufficient for the disqualification of a respondent and the rejection of its proposal:
- a. Submission of more than one proposal for the same work from an individual, firm or corporation under the same or different name.
 - b. Evidence that the respondent has a financial interest in the firm of another respondent for the same work.
 - c. Evidence of collusion among respondents. Participants in such collusion will receive no recognition as respondents for any future work of the County until such participant has been reinstated as a qualified respondent.
 - d. Uncompleted work which in the judgment of the County might hinder or prevent the prompt completion of additional work if awarded.

- e. Failure to pay or satisfactorily settle all bills due for labor and material on former contracts in force at the time of advertisement of proposals.
- f. Default under previous contract.
- g. Listing of the respondent by Local, State or Federal Government on its barred/suspended vendor list.

14. AWARD OF CONTRACT -

Okaloosa County Review - A selection committee will review all proposals and will participate in the Recommendation to Award.

The contract shall be awarded to the responsible and responsive respondent whose proposal is determined to be the most advantageous to the County, taking into consideration the price and other criteria set forth in the request for proposals. The County reserves the right to reject any and all proposals or to waive any irregularity or technicality in proposals received. The County shall be the sole judge of the proposal and the resulting negotiated agreement that is in its best interest and its decision shall be final.

Okaloosa County reserves the right to waive any informalities or reject any and all proposals, in whole or part, to utilize any applicable state contracts in lieu of or in addition to this proposal and to accept the proposal that in its judgment will best serve the interest of the County.

Okaloosa County specifically reserves the right to reject any conditional proposals and proposals which make it impossible to determine the true amount of the proposal. Each item must be proposal separately and no attempt is to be made to tie any item or items to any other item or items.

- 15. PAYMENTS** – The respondent shall be paid upon submission of invoices and approval of acceptance by Okaloosa County Board of County Commissioners, Finance Office, 302 N. Wilson St., #203, Crestview FL 32536, for the prices stipulated herein for articles delivered and accepted. Invoices must show Contract number.
- 16. DISCRIMINATION** - An entity or affiliate who has been placed on the discriminatory vendor list may not submit a proposal on a contract to provide goods or services to a public entity, may not submit a proposal on a contract with a public entity for the construction or repair of a public building or public work, may not submit proposals on leases of real property to a public entity, may not award or perform work as a contractor, supplier, subcontractor, or consultant under contract with any public entity, and may not transact business with any public entity.
- 17. PUBLIC ENTITY CRIME INFORMATION** - Pursuant to Florida Statute 287.133, a respondent may not be awarded or perform work as a contractor, supplier, subcontractor, or consultant under a contract with any public entity; and may not transact business with any public entity in excess of the threshold amount provided in s. 287.017 for CATEGORY TWO for a period of 36 months following the date of being placed on the convicted vendor list.
- 18. CONFLICT OF INTEREST** - The award hereunder is subject to the provisions of Chapter 112, Florida Statutes. All respondents must disclose with their proposals the name of any officer, director, or agent who is also a public officer or an employee of the Okaloosa Board of County Commissioners, or any of its agencies. Furthermore, all respondents must disclose the name of any County officer or employee who owns, directly or indirectly, an interest of five percent (5%) or more in the firm or any of its branches.

Note: For respondent's convenience, this certification form is enclosed and is made a part of the proposal package.

19. **REORGANIZATION OR BANKRUPTCY PROCEEDINGS** – Proposals will not be considered from respondents who are currently involved in official financial reorganization or bankruptcy proceedings.
20. **INVESTIGATION OF RESPONDENT** – The County may make such investigations, as it deems necessary to determine the stability of the respondent to perform the work and that there is no conflict of interest as it relates to the project. The respondent shall furnish to the Owner any additional information and financial data for this purpose as the County may request.
21. **NO CONTACT CLAUSE** - The Okaloosa County Board of County Commissioners has established a solicitation silence policy (**No Contact Clause**) that prohibits oral and written communication regarding all formal solicitations for goods and services (formal proposals, Request for Proposals, Requests for Qualifications) issued by the Board through the County Purchasing Department. The period commences when the procurement document is received by the County and terminates when the Board of County Commissioners approves an award.

Note: For respondent's convenience, this certification form is enclosed and is made a part of the proposal package.

22. **REVIEW OF PROCUREMENT DOCUMENTS** - Per Florida Statute 119.071(1)(b)2. sealed bids, proposals, or replies received by the County pursuant to a competitive solicitation are exempt from public disclosure until such time as the County provides notice of an intended decision or until 30 days after opening the bids, proposals, or final replies, whichever is earlier.
23. **COMPLIANCE WITH FLORIDA STATUTE 119.0701** - The Respondent shall comply with all the provisions of section 119.0701, Florida Statutes relating to the public records which requires, among other things, that the Respondent: (a) Keep and maintain public records; (b) Provide the public with access to public records on the same terms and conditions that the public agency would provide the records; (c) ensure that public records that are exempt or confidential and exempt from public records disclosure requirements are not disclosed except as authorized by law; and (d) Meet all requirements for retaining public records and transfer, at no cost, to the public agency all public records in possession of the respondent upon termination of the contract.
24. **PROTECTION OF RESIDENT WORKERS** – The Okaloosa County Board of County Commissioners actively supports the Immigration and Nationality Act (INA) which includes provisions addressing employment eligibility, employment verifications, and nondiscrimination. Under the INA, employers may hire only persons who may legally work in the United States (i.e., citizens and nationals of the U.S.) and aliens authorized to work in the U.S. The employer must verify the identity and employment eligibility of anyone to be hired, which includes completing the Employment Eligibility Verifications. The respondent shall establish appropriate procedures and controls so no services or products under the Contract Documents will be performed or manufactured by any worker who is not legally eligible to perform such services or employment. Okaloosa County reserves the right to request documentation showing compliance with the requirements.

Respondents doing construction business with Okaloosa County are required to use the Federal Government Department of Homeland Security's website and use the E-Verify Employment Eligibility Verifications System to confirm eligibility of all employees to work in the United States.

25. **SUSPENSION OR TERMINATION FOR CONVENIENCE** - The County may, at any time, without cause, order Respondent in writing to suspend, delay or interrupt the work in whole or in part for such period of time as the County may determine, or to terminate all or a portion of the Contract for the County's convenience. Upon such termination, the Contract Price earned to the date of termination shall be paid to Respondent, but Respondent waives any claim for damages, including loss of profits arising out of or related to the early termination. Those Contract provisions which by their nature survive final acceptance shall remain in full force and effect. If the County orders a suspension, the Contract price and Contract time may be adjusted for increases in the cost and time caused by suspension, delay or interruption. No adjustment shall be made to the extent that performance is, was or would have been so suspended, delayed or interrupted by reason for which Respondent is responsible; or that an equitable adjustment is made or denied under another provision of this Contract.
26. **FAILURE OF PERFORMANCE/DELIVERY** - In case of default by the respondent, the County after due notice (oral or written) may procure the necessary supplies or services from other sources and hold the respondent responsible for difference in cost incurred. Continuous instances of default shall result in cancellation of the contract and removal of the respondent from the proposal list for duration of one (1) year, at the option of the County.
27. **AUDIT** - If requested, respondent shall permit the County or an authorized, independent audit agency to inspect all data and records of respondent relating to its performance and its subcontracts under this contract from the date of the contract through and until three (3) years after the expiration of contract.
28. **EQUAL EMPLOYMENT OPPORTUNITY; NON DISCRIMINATION** - Respondent shall not discriminate against any employee or an applicant for employment because of race, color, religion, gender, sexual orientation, national origin, age, familial status or handicap.
29. **NON-COLLUSION** - Respondent certifies that it has entered into no agreement to commit a fraudulent, deceitful, unlawful or wrongful act, or any act which may result in an unfair advantage over other respondents. See Florida Statute 838.22.
30. **UNAUTHORIZED ALIENS/PATRIOT'S ACT** - The knowing employment by respondent or its subcontractors of any alien not authorized to work by the immigration laws is prohibited and shall be a default of the contract. In the event that the respondent is notified or becomes aware of such default, the respondent shall take steps as are necessary to terminate said employment with 24 hours of notification or actual knowledge that an alien is being employed. Respondent's failure to take such steps as are necessary to terminate the employment of any said alien within 24 hours of notification or actual knowledge that an alien is being employed shall be grounds for immediate termination of the contract. Respondent shall take all commercially reasonable precautions to ensure that it and its subcontractors do not employ persons who are not authorized to work by the immigration laws.

31. The following documents are to be submitted with the proposal packet:

- A.** Drug-Free Workplace Certification Form
- B.** Conflict of Interest
- C.** Federal E-Verify
- D.** No Contact Clause Form
- E.** Recycled Content Form
- F.** Indemnification and Hold Harmless
- G.** Company Data
- H.** Addendum Acknowledgement
- I.** Certification Regarding Lobbying

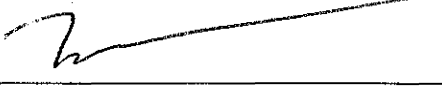
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DRUG-FREE WORKPLACE CERTIFICATION

THE BELOW SIGNED RESPONDENT CERTIFIES that it has implemented a drug-free workplace program. In order to have a drug-free workplace program, a business shall:

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under quote a copy of the statement specified in subsection 1:
4. In the statement specified in subsection 1, notify the employees that, as a condition of working on the commodities or contractual services that are under quote, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893, Florida Statutes, or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on, or require the satisfactory participation in, drug abuse assistance or rehabilitation program if such is available in employee's community, by any employee who is convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign this statement, I certify that this firm complies fully with the above requirements.

DATE: July 3, 2017 SIGNATURE: 

COMPANY: Collection Bureau of Ft. Walton Beach, Inc. NAME: Tommy Cooley Jr.
(Typed or Printed)

ADDRESS: 711 Eglin Parkway
Ft. Walton Beach, FL 32547

_____ TITLE: President

_____ E-MAIL: tommy@reducecar.com

PHONE NO.: 850-862-2154

CONFLICT OF INTEREST DISCLOSURE FORM

For purposes of determining any possible conflict of interest, all respondents, must disclose if any Okaloosa Board of County Commissioner, employee(s), elected officials(s), or if any of its agencies is also an owner, corporate officer, agency, employee, etc., of their business.

Indicate either "yes" (a county employee, elected official, or agency is also associated with your business), or "no". If yes, give person(s) name(s) and position(s) with your business.

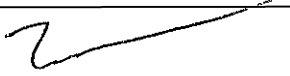
YES: _____ NO: XXX

NAME(S)

POSITION(S)

FIRM NAME: Collection Bureau of Ft. Walton Beach, Inc.

BY (PRINTED): Tommy Cooley Jr

BY (SIGNATURE): 

TITLE: President

ADDRESS: 711 Eglin Parkway, FWB, FL 32547

PHONE NO.: 850-862-2154

E-MAIL: tommy@reducecar.com

DATE: July 3, 2017

FEDERAL E-VERIFY COMPLIANCE CERTIFICATION

In accordance with Okaloosa County Policy and Executive Order Number 11-116 from the office of the Governor of the State of Florida, Respondent hereby certifies that the U.S. Department of Homeland Security's E-Verify system will be used to verify the employment eligibility of all new employees hired by the respondent during the contract term, and shall expressly require any subcontractors performing work or providing services pursuant to the contract to likewise utilize the U.S. Department of Homeland Security's E-Verify system to verify the employment eligibility of all new employees hired by the subcontractor during the contract term; and shall provide documentation such verification to the COUNTY upon request.

As the person authorized to sign this statement, I certify that this company complies/will comply fully with the above requirements.

DATE: July 3, 2017

SIGNATURE: 

COMPANY: Collection Bureau of Ft. Walton Beach, Inc NAME: Tommy Cooley Jr

ADDRESS: 711 Eglin Parkway TITLE: President
FWB, FL 32547

E-MAIL: tommy@reducecar.com

PHONE NO.: 850-862-2154

NO CONTACT CLAUSE

The Board of County Commissioners have established a solicitation silence policy (**No Contact Clause**) that prohibits oral and written communication regarding all formal solicitations for goods and services (formal bids, Request for Proposals, Requests for Qualifications) issued by the Board through the County Purchasing Department.


The period commences when the procurement document is received by the County and terminates when the Board of County Commissioners approves an award.

When the solicitation silence period is in effect, no oral or written communication is allowed regarding the solicitation between prospective respondents and members of the Board of County Commissioners the County Administrator, county employees or members of the Board Approved Review Committee. All questions or requests for information regarding the solicitation **MUST** be directed to the designated Purchasing Representative listed in the solicitation.

Any information thought to affect the committee or staff recommendation submitted after bids are due, should be directed to the Purchasing Manager or an appointed representative. It shall be the Purchasing Manager's decision whether to consider this information in the decision process.

Any violation of this policy shall be grounds to disqualify the respondent from consideration during the selection process.

All respondents must agree to comply with this policy by signing the following statement and including it with their submittal.

I  _____ representing Collection Bureau of Ft. Walton Beach, Inc.
Signature Company Name

On this 3 day of July 2017 hereby agree to abide by the County's "**No Contact Clause**" and understand violation of this policy shall result in disqualification of my proposal/submittal.

RECYCLED CONTENT FORM

RECYCLED CONTENT INFORMATION

---NA--

1. Is the material in the above: Virgin _____ or Recycled _____ (Check the applicable blank). If recycled, what percentage _____ %.

Product Description: _____

2. Is your product packaged and/or shipped in material containing recycled content?

Yes _____ No _____

Specify: _____

3. Is your product recyclable after it has reached its intended end use?

Yes _____ No _____

Specify: _____

The above is not applicable if there is only a personal service involved with no product involvement.

Name of Respondent: Collection Bureau of Ft. Walton Beach, Inc.

E-Mail: tommy@reducecar.com



INDEMNIFICATION AND HOLD HARMLESS

To the fullest extent permitted by law, Respondent shall indemnify and hold harmless the County, its officers and employees from liabilities, damages, losses, and costs including but not limited to reasonable attorney fees, to the extent caused by the negligence, recklessness, or intentional wrongful conduct of the Respondent and other persons employed or utilized by the Respondent in the performance of this Agreement.

Collection Bureau of Ft. Walton Beach, Inc.

Respondent's Company Name

711 Eglin Parkway, FWB, FL 32547

Physical Address

711 Eglin Parkway, FWB, FL 32547

Mailing Address

850-862-2154

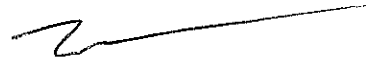
Phone Number

850-819-0387

Cellular Number

July 3, 2017

Date



Authorized Signature – Manual

Tommy Cooley Jr

Authorized Signature – Typed

President

Title

850-864-3788

FAX Number

850-819-0387

After-Hours Number(s)

COMPANY DATA

Respondent's Company Name:	Collection Bureau of Ft. Walton Beach, Inc.
Physical Address & Phone #:	711 Eglin Parkway NE
	Ft. Walton Beach, FL 32547
	850-862-2154
Contact Person (Typed-Printed):	Tommy Cooley Jr
Phone #:	850-862-2154
Cell #:	850-819-0387
Email:	tommy@reducecar.com
Federal ID or SS #:	59-1229511
Respondent's License #:	CCA9902122
Fax #:	850-864-3788
Emergency #'s After Hours, Weekends & Holidays:	850-819-0387



ADDENDUM ACKNOWLEDGEMENT

Acknowledgment is hereby made of the following addenda (identified by number) received since issuance of solicitation:

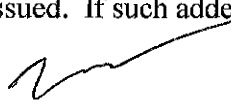
ADDENDUM NO.

DATE

1

June 23, 2017

NOTE: Prior to submitting the response to this solicitation, it is the responsibility of the respondent to confirm if any addenda have been issued. If such addenda have been issued, acknowledge receipt by noting number(s) and date(s) above.



LOBBYING - 31 U.S.C. 1352, as amended

CERTIFICATION REGARDING LOBBYING

Certification for Contracts, Grants, Loans, and Cooperative Agreements
(To be submitted with each bid or offer exceeding \$100,000)

The undersigned [Contractor] certifies, to the best of his or her knowledge and belief, that:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of an agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement.
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, the undersigned shall complete and submit Standard Form--LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions
3. The undersigned shall require that the language of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by 31, U.S.C. § 1352 (as amended by the Lobbying Disclosure Act of 1995). Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Collection Bureau of Ft.

The Contractor, Walton Beach, Inc., certifies or affirms the truthfulness and accuracy of each statement of its certification and disclosure, if any. In addition, the Contractor understands and agrees that the provisions of 31 U.S.C. A 3801, *et seq.*, apply to this certification and disclosure, if any.

 Signature of Contractor's Authorized Official

Tommy Cooley Jr, President Name and Title of Contractor's Authorized Official

July 3, 2017 Date

PROPOSAL SHEET

Date Submitted: July 3, 2017

PROPOSAL#: RFP WS 73-17

PROPOSAL TITLE: COLLECTION OF OKALOOSA COUNTY WATER & SEWER DELINQUENT ACCOUNTS

Collection Bureau of Ft. Walton Beach, Inc.

QUALIFICATIONS	COMPANY NAME	
Pricing (35 Points)		
Demonstrated experience and expertise performing the scope of work, with significant experience in utility customer collections (25 Points)		
Specific examples of similar projects, experience in our local area and familiar with our customer demographics, preferably for utility customer collections (15 Points)		
Vendor information, history, background, staff, key collection team members (10 Points)		
References, preferably for utility customer collections (10 Points)		
Acknowledgement of County policies, requirements under all State and county licensing tax laws (5 Points)		
Total (100-point scale)		

ORIGINAL



Collection of Okaloosa County Water & Sewer Delinquent Accounts
RFP WS 73-17

Response by:
Collection Bureau of Ft. Walton Beach, Inc.
DBA – Credit Business Services, Inc.
Tommy Cooley Jr., President
tommy@reducecar.com
850.819.0387

Credit Business Services, Inc.
■ ■ ■ ■ ■ ■ ■ ■ ■ ■ REDUCECAR.COM
Since 1953

July 3, 2017

July 3, 2017

Okaloosa County Board of County Commissioners
302 Wilson Street N. # 302
Crestview, FL 32536

Honorable Board of Commissioners,

Since 1953, we continue to be the bedrock of the account receivable industry. I have enclosed detailed corporate information as well as a narrative on our processes and staff to help demonstrate our experience, understanding, and ability to continue to improve Okaloosa County's Water & Sewer revenue cycle results. We have thoroughly analyzed the current trends and the facilities associated with the Okaloosa County Water & Sewer Department. Without reservation, we can say we will meet all specifications, requirements, terms, and conditions set forth by Okaloosa County's desired approach. As a time-tested industry leader of account receivable management solutions for numerous city and county governments, our experience, and knowledge make CB Services an ideal fit to continue to compliment your revenue cycle strategies.

Since 1994, we have served the County's collection needs while maintaining a reputation for fair and accurate collections. Also, our gold standard customer service to taxpayers and the County staff have created seamless workflow schedules. These schedules have increased demands through regulations and compliance measures. These demands require a proven partner that has the understanding to navigate the various debt collection matrices to maximize your reimbursements. We cultivate success through lasting partnerships in the industry and by utilizing diverse and experienced employees. We have a time-tested infrastructure that revolves around a commitment to compliance, continuous improvement, security, and proprietary collection software hosted by Amazon Cloud Services. This approach allows us to remain ahead of the curve by meeting individual client needs while maximizing their returns. CB Services maintains memberships in ACA International, Florida Collectors Associations, Consumer Data Industry Association, Chamber of Commerce, and Healthcare Financial Management Association. We are PCI-DSS Compliant, annually GAAP audited, and maintain an A+ rating with the Better Business Bureau. Additionally, we are Equifax audited and certified as a licensed Equifax broker and reporting agency.

The following response is a firm offer, with no exceptions, for 60 days. Under full authority to bind the company, please accept the following RFP WS 73-17 response.

Sincerely,



Tommy Cooley, Jr.
President

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GENERAL CORPORATE INFORMATION

Name(s) and Address of principal places of business:

Credit Business Services, Inc.

Collection Bureau of Ft. Walton Beach, Inc.

Credit Bureau of Panama City, LTD.

Safe-Chek Services

Medical Accounts Administration

1615 Florida Ave., Panama City, FL, 32401

711 Eglin Parkway, Ft. Walton Beach, FL 32547

Office: (850) 862-2154 | Fax: (850) 864-1780 | Toll Free: (800) 666-9567

Primary Contact Email: tommyjr@reducecar.com

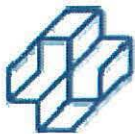
EIN # 59-1229511

We are a privately held corporation.

Incorporated in 1976.



ACA International



hfma



FLORIDA OFFICE of FINANCIAL REGULATION



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License Search Results Detail

License Name: COLLECTION BUREAU OF FORT
WALTON BEACH, INC
DBA Name: CREDIT BUSINESS SERVICES, INC

License Type: Consumer Collection Agency
Status: Approved
Status Effective Date: 12/14/2016
Original Date of License: 2/1/2011
License Number: CCA9902122
License Expiration Date: 12/31/2017

License Main Address:
Street: 711 EGLIN PARKWAY
City: FORT WALTON BEACH
State: FL
Zip Code: 32547
License Mailing Address:
Street: 711 EGLIN PARKWAY
City: FORT WALTON BEACH
State: FL
Zip Code: 32547

Phone Number:

Pricing (35 Points)

20% contingency fee, no collection, no charge. Remitted monthly gross or net amounts.

Example: \$100 collected = \$20.00 net to the agency + \$80.00 net to OC.

Demonstrated Experience and Expertise (25 points)

CB Services offers experienced advantages.

- More than 60 years of accounts receivables management experience in and around Okaloosa County
- Employs Okaloosa County residents and pay taxes in Okaloosa County
- As the current vendor, a seamless transition of accounts to existing infrastructure and workflows
- Experience interfacing directly with OC
- Already established structure and processes to ensure effective communications
- Compliance with state and federal collection laws
- Licensed Equifax broker and reporting agency
- Local presence to enhance account scoring and identification/classifications
- Ability and willingness to customize on an as needed basis
- We are currently interfaced with OC technology and its vendors
- Collection personnel average 15 years of real time collection experience
- Ownership and management have over 100 years of combined of accounts receivables management experience
- Collection and IT systems developed and maintained in-house
- Regular strategy reviews internally as well as with our clients
- Call analytics through Global Connect, 8x8 Technologies, and Goldline Communications.
- Debtor analytics through proprietary waterfall skip tracing and accounts scoring
- HIPOX cyber liability certified and insured
- Microsoft and IBM certified software running on Amazon Cloud Services
- Proactive strategies and solutions
- Secure, redundant data back up at a temperature controlled, flood and fire protected data center.
- Customized reporting, scenario based collections, payment acceptance, settlement options and legal representation
- Customer First Initiative: Our customer's bottom line comes before our bottom line

Utility Collections

CB Services has experience in utility collections and various miscellaneous accounts associated with city and county government operations. We currently receive placement data from 20 different utility departments in and around Okaloosa County. We work closely with each department to ensure timely and accurate turnover. Our experience and technology platform allows us the real-time ability to meet customer demands while securing consumer payments. Since 1994, we have serviced Okaloosa County Water & Sewer as your collection agency. Please reach out to Kathy Nelson, 651-7178, kjnelson@co.okaloosa.fl.us, Megan Thomason, 609-6113, mthomason@co.okaloosa.fl.us, and Therese Walencik, 609-6126, twalencik@co.okaloosa.fl.us for their experience with our service.

Management Plan

Our continued management plan will focus on the current and future needs required by OC. After award, we will meet with OC's desired personal to customize a flexible work plan. The following are examples of our strategies will we will use.

- Align strategic policies with OC's goals
- Review all necessary procedures with OC's staff
- Validating contract work for state and federal compliance
- Contingency planning for future OC requirements
- Implement Verified Income Discounts
- Evaluate opportunities to improve OC's in-house collections

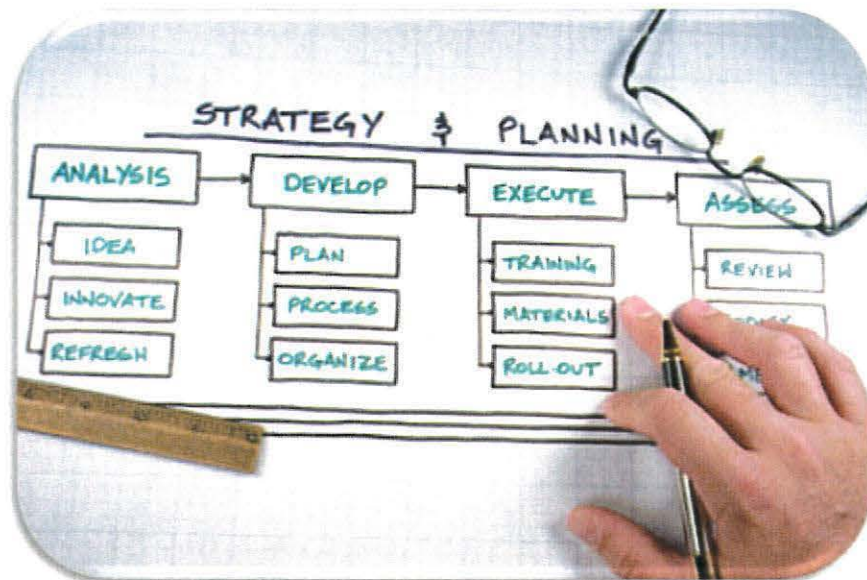
Our clients ultimately dictate the flow of accounts. However, our proposed collection plan for OC includes the current seamless system in place; this is driven by technology, executes strategic letters and phone calls, interacts with our seasoned collection staff, account scoring, and identification metrics gained by our proprietary waterfall skip tracing methods.

Communicating

We value your business, and want to hear from you! Regular face to face meetings are encouraged. Upon award, we will schedule a kick-off meetings with OC staff to go over the entire project scope, plan, and listen to any suggestions or concerns the OC staff may have.

Account Capacity

The placement of OC accounts will flow into our current infrastructure. With our sound financial structure, we can increase operating capacity on demand. Our state of the art dialing system can generate and handle an unlimited call volume. Staffing adjustments will be made accordingly to meet account volume fluctuations.



Compliance with Laws and Regulations

The debt recovery industry is mirrored by changing laws and regulations. Daily CB Services reviews published guidelines, laws, and regulations to operate under best practices while staying in compliance with all applicable federal, state, and local laws. Our daily proactive approach keeps us keenly aware of the direct effect our actions have on our client.

Equipping management and the collection staff the proper tools and training assure their success and compliance. Live and recorded call monitoring with automated text note monitoring combined with spot checking allow for us to proactively stay aware of our staff's adherence to policies, laws, and regulations.

CB Services adheres to the following:

- Fair Debt Collection Practice Act (FDCPA)
- Fair Credit Reporting Act (FCRA)
- Health Insurance Portability & Accountability Act (HIPAA)
- Health Information Technology for Economic and Clinical Health (HITECH)
- Gramm-Leach Bliley Act
- The Privacy Act of 1974, as amended (5 U.S.C. & 552a)
- Immigration Reform and Control Act (IRCA)
- Fair Labor Standards Act and Federal Minimum Wage Laws

CB Services is an avid member of ACA International and fully supports its policies and educational programs. The ACA Code of Ethics and Operations has been fully adopted ownership, management, and staff.

- All trainers are ACA Certified Trainers

ACA certification includes extensive training in FDCPA and professional telephone collection techniques. The ACA also offers continuing education and designations. A Professional Collection Specialist (PCS) is an ACA industry-recognized collector designation. The PCS certificate is for third-party collectors who master knowledge and skills learned through ACA's Essential Collection Skills & Techniques and FDCPA Essentials for Collectors. All employees are eligible for this designation, and the company pays for all cost associated seeking and gaining this designation.

In addition, we are fully compliant with Florida Statue 119.0701.



FOCUS ON QUALITY

Quality across CB Services' is ensured by the use of audit trails, key performance indicators, hands-on ownership, continuous training, and capital investment in technology.

Our collection software allows for real-time observation of collector performance. Performance is monitored and evaluated using some of the following audits and key performance indicator data sets. Payments, Balance Adjustments, Collector Notes, Collector Comments, Notices Sent and Received, Average Talk Time, Average Wait Time, Call Volume, Account Status Matrix, Number of Payment Plans, Number of Payment Arrangements, Dispute Resolution, and Number of Broken Promises.

With our proprietary collections software, we can consolidate client, vendor, consumer, and internal data that allows us to make real-time decisions using a wide range of functions for a user-friendly web-based experience. This approach empowers our staff with legitimate, accurate, and time information to maximize consumer interactions while our clients and consumers can access real-time data through the web-based applications that allow for client payments, consumer payments, disputes, and other audit and key performance data. This seamless flow of information provides all parties with the correct data to take appropriate actions to induce consumer payments for OC.



CB SERVICES' COLLECTION PROCESS

Driven by our proprietary collection software, our collection process uses industry specific best practices in conjunction with consolidated client, vendor, consumer, and internal data to produce the most efficient and powerful results-driven functions available.

Steps for account placement and collections:

1. Through OC's preferred method, accounts are placed for collections. Data Transfer will be overseen by our IT manager, Megan Farella. She has extensive knowledge and experience in the collection industry and data transfer between OC and our office. Mrs. Farella will continue to work closely with OC's staff to ensure that all aspects of the project regarding data transfer and IT support are smooth.
2. CB Services can receive account placements and transfer data in some different formats, and occasionally clients may use several different formats to transfer account information. We accept accounts electronically in various ways.
3. Accounts are scrubbed for a change of address, deceased, phone, bankruptcy, employment, active military, assets, and social security number verification.
4. Changes found through scrubbing are updated in our system.
5. Account update with summary and acknowledgment report is sent to OC.
6. First Notices (Validation Notices) are sent with 24 hours of receipt of account.
7. Additional collections activities start in pool collections. In our "pool" environment, managers and collectors work in conjunction to bring in all payments through synchronized data and account rules delivered by our proprietary collection software.
8. Pool collections use the following call strategies.
 - a. *Predictive Dialing - This setting allows our call center to intelligently match the next collector with the known caller to maximize responsiveness from the consumer.*
 - b. *Confirmed Party Contact - Qualification question to the caller or called allow us to know the call is connected to the consumer we are attempting to reach.*
9. Pool Collections migrates into a Loop Collection Protocol
 - a. *Loop Collections - Ownership of accounts are assigned to individual collectors after pool collections. This promotes a relationship between the collector and the consumer for payment.*
10. Customized monthly payment ledgers and reports along remittance are sent to OC for account reconciliation.

Phone Calls and Written Collection Attempts

The collection process entails a series of letters and phone calls that are executed based on the consumer data. By law, only one letter is required. This letter is known as the validation letter. However, our letter series includes ten USPS letters, along with email and text messaging when allowed by law.

Accounts are never considered stale, and phone and letter collection attempts continue for the life of the account. Federal laws don't place a specific limit on the number of times we are allowed to call a consumer, but the Fair Debt Collection Practices Act (FDCPA) does provide certain restrictions on how debt collectors may communicate with consumers. Consumers must be called between 8 AM -9 PM in the time zone they reside. In addition to the time restrictions, debt collectors cannot call repeatedly or continuously to harass, abuse, or annoy. While the FDCPA doesn't place a specific limit on the number of calls debt collectors can make, it prohibits them from calling you multiple times just to harass you.

Additionally, consumers have the right to force collection agencies to stop communication. If a consumer notifies us in writing or verbally not to contact them anymore, all attempts must stop. Other legal remedies are available at this point. (such as filing a lawsuit to collect the debt).

Call Center Network

Powered by Goldline, 8x8 Technologies, Global Connect, and integrated with our proprietary collections software, our automated state of the art dialing system manned by our seasoned staff can attempt more than 500,000 calls per day. Utilizing VOIP phone systems, call volume can be easily increased if needed and is monitored and recorded twenty-four hours a day seven days a week.

Mail to Consumers

By law, and within 24 hours of the account being placed, all accounts will receive the first notice. This notice is known as the validation notice. The notice explains the consumer's rights and meets the obligations set forth by the Fair Debt Collection Practice Act and Fair Credit Reporting Act. Other notices are sent on as needed basis and are designed to prompt payment action. All letters give the full amount due, place of payment (online, mail, phone, or physical address), additional contact information, and the necessary legal language.

Pool and Loop Collection Activities –

Payment Arrangement Established- Account flagged, payment form secured and automated payments are deducted from consumers account of choice to pay OC.

Follow Up - The account is flagged and scheduled for a collector to be alerted to any follow-up action needed to be taken.

TC (Tough Contact)- The account is flagged as tough to contact. Once flagged these accounts are intuitively contacted by the system to determine the best time to reach the consumer.

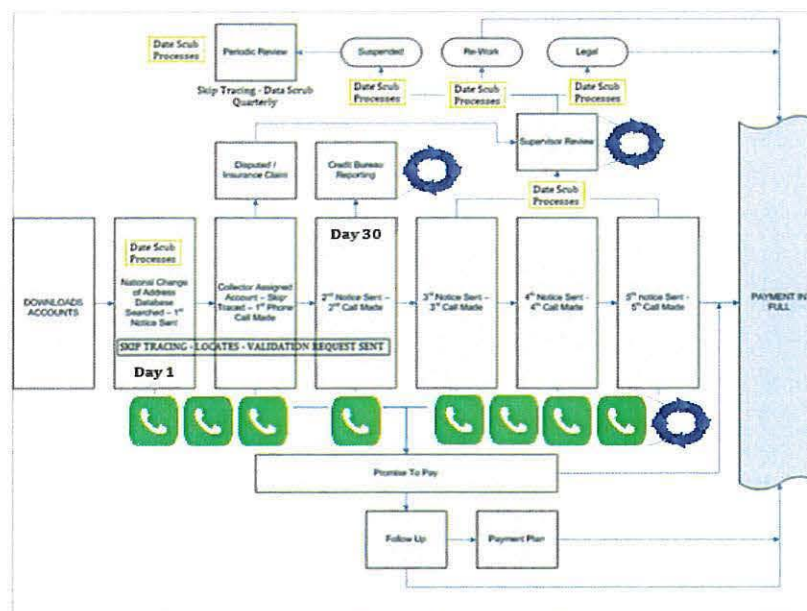
Skip Tracing- Contact information has gone stale, and the system automatically goes into waterfall skip tracing for the account.

Charity- Working closely with each client, we become aware of certain nuances associated with each client. Charity care is one of those policies we aid qualified consumers through.

Employment Verified- The account is tagged to indicate the account holder has verified employment. This status is helpful in payment negotiations and increases overall collections.

Bankruptcy- The account is tagged as a bankruptcy after confirmation and receipt of bankruptcy filing either through scrubbing or notification. All communication is ceased with the account holder, and appropriate claims are filed with bankruptcy courts.

Payment Calculator- CB Services provides its collection staff with the most up-to-date technology available: each collector has a workstation that is fully self-sufficient and has access to all industry standard electronic skip tracing tools, proprietary software, and our proprietary “payment calculator.” The “payment calculator” is a real-time patient budgetary tool which helps our collectors successfully change debtor habits and allows our agency to bridge the gap between payment and non-payment.



Skip Tracing – Waterfall Process

When account information becomes outdated, we employ various skip tracing tools to attempt to locate the customer. Our methodology includes manual research, electronic sources, and batch processing from third-party databases. We utilize no less than 15 databases to find the proper contact and asset information for stale consumer information.

Accurint	• A LexisNexis brand skip-tracing tool designed to locate more debtors, increase amounts collected, increase efficiency and shorten the collection cycle
Axiom Insight Collect	• Interfaces with FACS™ to effect a waterfall scrub and locate process
Banko	• Processing to determine if a debtor has filed bankruptcy
CBC Innovis	• Provides unique address and telephone numbers in order to maximize ability to contact debtors
Equifax	• Provides CBR reports and other location tools
Experian	• Provides CBR reports and other location tools
DeathMaster	• Verification of deceased debtors by SSN, including date and place of death
Electronic Directory Assistance	• Integrated into FACS™ to find telephone numbers for homes and businesses
Teletrack	• Credit bureau for sub-prime lenders not reporting to the major credit bureaus
TALX The Work Number	• Automated employment and income verifications
TransUnion	• A debtor locating tool with the following features: Individual Monitoring SSN Search ID Search Contact Locator Comprehensive Locator Report
Verifacts	• A tool used to located a debtor's telephone number and place of employment

Credit Bureau Reporting

As a licensed Equifax Broker, we know firsthand the value of all the Credit Bureaus. Reporting accounts in accurate and timely manner are paramount to maximizing collections. We report to all three major credit bureaus. (TransUnion, Equifax, and Experian)

Okaloosa County Responsibilities

There will be minimal requirements from OC. A designated point of contact is suggested to expedite consumer request for validation of debts, bankruptcy notifications, payment notifications, account acknowledgment, and account reconciliation, by the FDCPA and FCRA.

Disputes, Settlement, Write-off, Financial Hardship Accounts

Disputed- These accounts are processed under FDCPA. We currently use the web portal e-OSCAR to expedite the dispute process with the three major credit reporting agencies. We will work closely with OC's designee to gain the proper documentation on disputed accounts and develop strategies that facilitate payment plans.

Settlements- These accounts will not be offered or accepted unless written consent is given by OC's designee or the final contract calls for such permission by OC.

Write-off – These accounts stay active in our process and system unless recalled by the client as allowed per contract.

Financial Hardship- These accounts will be processed accordingly to OC policy. We will work closely with OC's designee to gain the proper documentation and develop strategies that facilitate payment plans to maximize returns.

Information Technology (IT)

Our collection activities are conducted on a completely automated proprietary system. Our software currently has over 6,000 live agents in use. With our software, we can customize call scripts, letters, call campaigns, data scrubs, and payment parameters. This allows us to meet the needs of our clients as their needs change. CB Services' proprietary collection system promotes total recovery on all accounts by using some of the following software functions.

- Timely follow-up on all collection accounts in our system
- Monitor and review collection activity
- Accurate real-time calculation of interest and penalties as necessary
- Customize performance reporting, letters, and calls scripts
- Identify and take action on payment trends and opportunities
- Real time electronic payments
- Creates algorithms from data set to increase contacts – SMARTCODES
- Seamlessly link multiple accounts

Our IT specialists design and develop the workflows that are implemented through our collection software. These workflows control, monitor, schedule, store, and provide information for our collectors and managers to make real-time decisions that facilitate payments.

Reporting Capabilities with Remote Audit

Our reporting allows for the close monitoring of your accounts as well as accurate forecasting. Examples of popular reports our clients use are the Acknowledgment Report, Payment Analysis, Stair Step, and Monthly Collection Statement.

The *Acknowledgment Report* serves as a receipt to verify that all accounts have been received by CB Services.

The *Payment Analysis* provides information that relates to collection performance. It is broken down by month offplacement and illustrates recovery performance.

The *Stair Step* gives the total amount collected per placement and a time frame when the money was collected as it relates to the placement date. It totals all placements and collections for sum amounts.

The *Dashboard Report* gives a breakdown of all your accounts by placement date, average size, status code, collected amounts, and placements by the consumer by dollar and number of accounts.

The *Monthly Collection Statement* gives detailed account information for payments received and applied to accounts throughout the month along with account balances and contingency fee breakdown.

Custom reports will be generated, updated, and maintained at the request of OC through our dedicated web-based collection platform. Additionally, all accounts and related information can be viewed remotely at any time by OC.

Hours of Contact

Our extended hours of operation allow us to maximize collections in all time zones. By the Federal Fair Debt Collection Practices Act (FDCPA), outbound calls are only made between 8 a.m. and 9 p.m., in the time zone where the consumer resides.

Language Capabilities

CB Services can communicate in Spanish verbally and in writing

COMMUNICATION IS



SPECIFIC EXAMPLES

Okaloosa Water and Sewer
1804 Lewis Turner Blvd Ste 300
Ft Walton Beach FL 32547

Client# 20357
First turnover 10/19/94
Last Turnover 6/29/17

Contract Information:
Kathy Nelson 651-7178 kjnelson@co.okaloosa.fl.us
Megan Thomason 609-6113 mthomason@co.okaloosa.fl.us
Therese Walencik 609-6126 twalencik@co.okaloosa.fl.us

The following reports are from OC placement data. There are two reports. Stair Step Report and Dashboard Report.

The Stair Step gives the total amount collected per placement and a time frame when the money was collected as it relates to the placement date. It totals all placements and collections for sum amounts.

The Dashboard Report gives a breakdown of all your accounts by placement date, average size, status code, collected amounts, and placements by consumer by dollar and number of accounts.

31% is your current collection rate and should be the minimum you expect.

COLLECTION BUREAU OF FT. WALTON BEACH
P O BOX 4127
FORT WALTON BEACH FL 32549
Phone (866) 368-9887

Stair Step Analysis
06/29/17

OKALOOSA WATER & SEWER 020357
1804 LEWIS TURNER BLVD
STE300
FT WALTON BEACH FL 32547

						Collections from submission						
Month	Accounts	Collectible Submitted	Amount Adjustments	Adjusted Amount	Collections	0 - 60 days	60 - 120 days	121 - 180 days	181 - 240 days	241 - 300 days	300+ days	% Collected
01-00	66	9,081.26	.83	9,080.43	2,994.07	.00	.00	60.00	33.81	10.00	2,890.26	32.97
02-00	229	27,140.64	8.32	27,132.32	7,662.79	45.16	70.00	40.00	504.43	30.00	6,973.20	28.24
03-00	176	23,307.37	-224.80	23,532.17	8,509.45	219.55	199.82	.00	671.88	302.99	7,115.21	36.16
04-00	3	423.80	.00	423.80	41.37	.00	.00	.00	.00	.00	41.37	9.76
05-00	147	19,143.58	.00	19,143.58	6,470.43	201.00	454.45	290.50	117.47	198.83	5,208.18	33.79
06-00	127	19,600.28	95.09	19,505.19	8,244.06	.00	461.35	410.61	369.59	390.06	6,612.45	42.26
07-00	115	14,425.52	.00	14,425.52	6,133.43	698.57	837.62	181.00	454.90	221.33	3,740.01	42.51
09-00	128	16,332.99	.17	16,332.82	7,938.81	722.95	1,744.18	509.11	187.42	217.31	4,557.84	48.60
11-00	148	25,981.75	-152.10	26,133.85	7,719.81	806.79	1,184.12	386.58	245.22	252.00	4,845.10	29.53
02-01	122	18,128.31	.00	18,128.31	8,407.06	1,485.38	354.09	344.37	722.44	196.30	5,304.48	46.37
06-01	467	59,949.37	391.28	59,558.09	21,972.04	1,797.37	1,883.77	1,038.15	788.46	953.92	15,510.37	36.89
09-01	1	125.14	-250.28	375.42	375.42	375.42	.00	.00	.00	.00	.00	100.00
01-02	314	36,452.50	-185.66	36,638.16	13,810.55	2,245.24	852.99	502.98	833.46	339.05	9,036.83	37.69
02-02	172	18,580.98	.00	18,580.98	8,621.63	1,546.30	802.14	169.42	374.19	316.75	5,412.83	46.40
03-02	206	27,065.92	29.57	27,036.35	10,985.94	1,433.06	715.47	606.26	27.82	200.95	8,002.38	40.63
04-02	173	21,343.84	2.13	21,341.71	6,248.93	600.19	384.93	488.27	263.19	180.62	4,331.73	29.28
05-02	259	31,947.01	.00	31,947.01	10,592.06	833.88	675.40	382.50	666.73	172.83	7,860.72	33.15
06-02	98	11,538.01	.00	11,538.01	4,258.89	179.06	398.31	519.67	235.58	62.57	2,863.70	36.91
07-02	221	26,485.85	.00	26,485.85	9,191.70	1,241.55	616.50	540.60	351.21	169.53	6,272.31	34.70
08-02	129	14,502.44	.85	14,501.59	5,476.62	511.23	178.48	177.73	340.68	160.37	4,108.13	37.76
09-02	66	6,916.64	.00	6,916.64	2,908.24	278.17	52.09	237.81	.00	76.90	2,263.27	42.04
10-02	153	14,803.69	50.30	14,753.39	7,078.70	943.50	583.39	397.35	269.91	293.72	4,590.83	47.98
12-02	88	9,398.37	.85	9,397.52	4,226.55	803.51	571.42	188.22	.00	83.40	2,580.00	44.97
01-03	184	22,883.78	-86.67	22,970.45	9,127.88	1,868.14	525.69	877.93	374.53	204.79	5,276.80	39.73
02-03	227	28,305.46	.30	28,305.16	12,290.07	1,451.41	1,072.21	515.77	480.49	429.15	8,341.04	43.41
03-03	191	27,903.24	114.96	27,788.28	11,367.55	518.79	459.83	611.29	90.00	168.44	9,519.70	40.90
04-03	136	23,840.55	.85	23,839.70	11,729.96	687.71	5,545.10	202.43	326.91	60.95	4,906.86	49.20
05-03	111	14,616.29	.00	14,616.29	6,550.04	1,051.47	445.94	55.36	124.66	212.84	4,659.77	44.81

COLLECTION BUREAU OF FT. WALTON BEACH

Collectible		Amount				Collections from submission						
Month	Accounts	Submitted	Adjustments	Adjusted Amount	Collections	0 - 60 days	60 - 120 days	121 - 180 days	181 - 240 days	241 - 300 days	300+ days	% Collected
05-04	50	8,760.44	-.89	8,761.33	3,486.65	149.98	616.06	162.79	93.75	104.40	2,359.67	39.79
06-04	101	13,627.88	.00	13,627.88	4,645.88	598.58	504.27	.00	1,222.36	203.61	2,117.06	34.09
07-04	137	17,360.93	3.55	17,357.38	5,686.01	785.47	264.64	463.78	501.27	247.61	3,423.24	32.75
08-04	46	5,883.20	.00	5,883.20	2,219.98	343.44	405.31	.00	68.78	233.59	1,168.86	37.73
09-04	93	10,987.81	1.31	10,986.50	3,698.70	256.13	305.06	245.69	90.64	.00	2,801.18	33.66
10-04	114	13,424.86	.00	13,424.86	4,737.49	715.20	262.18	433.11	.00	.00	3,327.00	35.28
11-04	124	16,569.22	.00	16,569.22	5,795.74	1,585.09	370.40	381.00	324.76	.00	3,134.49	34.97
12-04	207	28,431.42	.01	28,431.41	10,168.68	2,303.25	1,353.13	168.80	306.66	175.94	5,860.90	35.76
01-05	51	6,993.48	.33	6,993.15	3,301.35	413.15	991.47	.00	200.00	52.12	1,644.61	47.20
02-05	120	15,812.81	.00	15,812.81	5,122.50	637.49	407.59	.00	416.36	25.00	3,636.06	32.39
03-05	166	29,313.62	-55.84	29,369.46	7,173.59	1,296.52	680.94	569.54	264.82	20.00	4,341.77	24.42
04-05	107	14,275.43	.00	14,275.43	6,805.12	422.35	560.05	379.00	76.02	50.00	5,317.70	47.67
05-05	105	17,333.64	.00	17,333.64	8,000.94	1,722.12	531.00	1,866.84	41.27	265.11	3,574.60	46.15
07-05	75	9,528.10	105.21	9,422.89	4,539.60	1,116.37	588.29	182.98	119.62	.00	2,532.34	48.17
08-05	115	13,726.04	1.48	13,724.56	7,155.87	372.72	479.95	361.06	690.04	286.80	4,965.30	52.13
09-05	129	17,574.62	4.75	17,569.87	5,870.84	1,137.85	773.08	576.72	476.35	438.25	2,468.59	33.41
10-05	62	6,889.15	.00	6,889.15	3,291.49	675.11	727.91	138.23	38.82	169.01	1,542.41	47.77
11-05	275	38,737.48	.00	38,737.48	14,368.25	2,661.45	2,569.64	221.34	820.06	1,387.94	6,707.82	37.09
12-05	194	28,556.24	-24.43	28,580.67	10,892.90	1,893.11	1,649.19	268.33	363.91	718.81	5,999.55	38.11
01-06	209	29,492.92	.00	29,492.92	13,620.96	4,574.56	2,085.51	201.43	216.70	1,075.55	5,467.21	46.18
02-06	39	4,464.83	.00	4,464.83	2,674.21	693.97	.00	324.43	181.54	.00	1,474.27	59.89
03-06	106	15,173.13	30.44	15,142.69	6,267.60	999.43	115.67	49.47	642.11	116.53	4,344.39	41.39
04-06	94	15,477.77	.00	15,477.77	6,165.85	962.06	473.80	728.95	82.53	.00	3,918.51	39.83
05-06	63	10,608.70	.00	10,608.70	5,435.50	537.25	627.73	193.30	380.29	32.53	3,664.40	51.23
06-06	39	6,585.66	.00	6,585.66	1,637.30	155.56	33.09	.00	.00	198.80	1,249.85	24.86
07-06	174	22,094.04	.10	22,093.94	8,760.10	1,679.47	414.07	204.20	575.27	290.73	5,596.36	39.64
08-06	55	6,590.19	.00	6,590.19	2,357.82	512.04	193.09	257.32	59.96	177.61	1,157.80	35.77
09-06	119	15,746.93	.00	15,746.93	6,119.86	920.80	823.36	296.28	264.11	228.78	3,586.53	38.86
10-06	103	16,252.14	.00	16,252.14	6,543.29	1,423.45	430.14	835.36	1,078.65	474.31	2,301.38	40.26
11-06	134	18,572.04	89.11	18,482.93	7,335.07	1,136.51	1,129.71	463.22	346.45	791.94	3,467.24	39.68
01-07	131	20,261.05	.00	20,261.05	5,985.78	1,173.07	644.01	269.61	371.78	176.58	3,350.73	29.54
02-07	273	43,906.20	.27	43,905.93	16,684.20	2,120.71	1,467.36	870.45	516.95	202.60	11,506.13	37.99
03-07	148	20,681.09	.00	20,681.09	6,100.14	1,079.22	469.63	425.30	266.83	718.90	3,140.26	29.49
04-07	143	21,051.38	.00	21,051.38	7,195.14	581.94	1,434.99	375.14	641.15	181.74	3,980.18	34.17
05-07	138	21,626.18	.05	21,626.13	7,985.87	1,040.15	508.00	161.13	37.24	700.87	5,538.48	36.92
06-07	88	10,943.62	.00	10,943.62	4,067.76	1,068.00	63.25	175.56	142.15	95.27	2,523.53	37.17
07-07	115	17,182.61	80.41	17,102.20	6,016.90	1,014.33	659.65	80.34	250.13	178.19	3,834.26	35.18
08-07	132	16,168.37	.00	16,168.37	7,825.17	1,411.88	956.58	370.22	539.60	227.76	4,319.43	48.39
09-07	90	11,597.71	.00	11,597.71	5,307.97	1,031.58	238.71	463.16	258.07	50.00	3,266.45	45.76
10-07	120	16,664.07	.00	16,664.07	5,857.97	630.48	776.95	512.87	103.41	277.79	3,556.47	35.15

COLLECTION BUREAU OF FT. WALTON BEACH

Collectible		Amount				Collections from submission						
Month	Accounts	Submitted	Adjustments	Adjusted Amount	Collections	0 - 60 days	60 - 120 days	121 - 180 days	181 - 240 days	241 - 300 days	300+ days	% Collected
10-08	57	7,195.22	.00	7,195.22	2,818.49	636.79	53.33	457.14	.00	.00	1,671.23	39.17
11-08	161	30,404.89	.00	30,404.89	7,919.54	702.67	1,261.40	175.19	457.95	209.12	5,113.21	26.04
12-08	206	33,486.53	.00	33,486.53	8,842.87	1,423.97	1,319.21	704.28	383.56	397.65	4,614.20	26.40
01-09	95	16,430.61	42.77	16,387.84	3,819.11	676.14	254.24	498.52	70.01	.00	2,320.20	23.30
02-09	211	34,362.52	61.40	34,301.12	10,297.59	1,537.76	966.92	551.59	647.67	261.05	6,332.60	30.02
03-09	83	20,687.20	48.31	20,638.89	4,897.39	502.85	58.66	906.42	317.25	110.00	3,002.21	23.72
04-09	202	37,860.72	91.11	37,769.61	16,346.49	1,297.92	1,145.71	487.33	363.52	.00	13,052.01	43.27
05-09	90	18,095.29	.00	18,095.29	5,049.92	908.67	184.37	612.29	432.75	96.36	2,815.48	27.90
06-09	246	28,909.74	.00	28,909.74	12,600.73	1,319.12	782.45	758.78	1,219.74	1,556.53	6,964.11	43.58
07-09	101	13,116.51	.00	13,116.51	4,312.47	1,005.87	287.65	206.94	642.62	236.22	1,933.17	32.87
08-09	190	28,260.05	70.34	28,189.71	9,979.68	1,238.27	917.11	1,083.44	559.65	760.14	5,421.07	35.40
10-09	157	22,625.77	.00	22,625.77	8,985.03	1,539.20	1,131.01	548.37	222.13	302.63	5,241.69	39.71
11-09	148	19,999.31	55.06	19,944.25	7,020.13	745.11	996.51	341.30	177.68	133.10	4,626.43	35.19
12-09	240	34,505.98	32.74	34,473.24	13,121.32	1,362.08	2,489.40	1,598.27	1,050.90	442.98	6,177.69	38.06
01-10	2	194.34	.00	194.34	194.34	194.34	.00	.00	.00	.00	.00	100.00
02-10	160	21,776.25	19.68	21,756.57	9,840.89	1,713.84	699.75	829.61	745.07	647.45	5,205.17	45.23
03-10	136	19,919.64	82.70	19,836.94	8,228.93	1,346.94	1,343.39	215.83	439.79	128.56	4,754.42	41.48
04-10	207	36,344.32	35.71	36,308.61	14,053.25	1,918.27	1,495.37	1,093.02	538.87	1,150.43	7,857.29	38.70
05-10	62	12,343.03	.08	12,342.95	4,040.71	853.65	195.59	61.16	.00	399.21	2,531.10	32.73
06-10	116	15,696.38	.00	15,696.38	4,649.81	982.77	260.47	249.43	651.79	567.56	1,937.79	29.62
07-10	157	18,547.30	.00	18,547.30	5,751.18	993.44	812.72	135.19	79.58	58.20	3,672.05	31.00
08-10	122	16,526.70	.00	16,526.70	4,498.32	989.15	398.85	.00	417.51	.00	2,692.81	27.21
09-10	129	17,945.22	.33	17,944.89	7,883.64	1,644.80	866.44	548.28	451.75	174.91	4,197.46	43.93
10-10	90	14,223.60	217.75	14,005.85	5,224.86	990.27	1,620.70	182.31	104.08	271.93	2,055.57	37.30
11-10	136	20,896.88	.18	20,896.70	6,608.71	1,310.17	733.18	283.62	374.45	148.03	3,759.26	31.62
12-10	61	8,371.46	.00	8,371.46	3,021.61	915.59	342.97	408.07	243.58	.00	1,111.40	36.09
01-11	206	31,491.96	206.92	31,285.04	11,422.63	2,672.07	741.25	232.76	255.89	238.78	7,281.88	36.51
02-11	162	22,014.97	.18	22,014.79	10,224.89	1,985.64	1,001.17	628.69	480.55	809.91	5,318.93	46.44
03-11	77	11,739.55	.00	11,739.55	2,852.95	906.92	224.98	105.18	220.75	172.93	1,222.19	24.30
04-11	101	14,465.85	.00	14,465.85	4,806.17	961.28	447.10	215.38	.00	.00	3,182.41	33.22
05-11	23	2,694.12	.00	2,694.12	1,029.78	192.92	78.84	.00	.00	.00	758.02	38.22
06-11	113	14,907.33	.03	14,907.30	6,132.74	804.71	648.21	631.64	581.56	55.72	3,410.90	41.13
07-11	135	17,149.45	.00	17,149.45	6,545.47	894.17	749.13	473.96	434.27	164.85	3,829.09	38.16
08-11	100	12,485.66	.15	12,485.51	5,282.89	1,053.23	113.67	.00	344.91	707.45	3,063.63	42.31
09-11	121	20,078.13	.42	20,077.71	7,126.58	949.06	1,303.22	335.84	337.94	.00	4,200.52	35.49
10-11	114	16,147.14	.00	16,147.14	7,441.97	1,078.24	482.64	1,044.09	44.43	.00	4,792.57	46.08
11-11	122	14,707.70	.00	14,707.70	5,157.00	928.73	376.65	433.71	137.36	131.21	3,149.34	35.06
12-11	76	9,693.76	.00	9,693.76	3,050.04	861.97	498.32	.00	119.35	81.28	1,489.22	31.46
01-12	212	34,203.03	19.77	34,183.26	7,672.86	1,659.03	588.25	179.34	94.95	44.16	5,107.13	22.44
02-12	123	18,704.87	.00	18,704.87	5,035.39	826.02	245.28	270.99	248.11	50.00	3,394.99	26.92

COLLECTION BUREAU OF FT. WALTON BEACH

						Collections from submission						
Collectible	Amount		Adjusted			0 - 60	60 - 120	121 - 180	181 - 240	241 - 300	300+	%
Month	Accounts	Submitted	Adjustments	Amount	Collections	days	days	days	days	days	days	Collected
01-13	138	19,486.39	.00	19,486.39	6,029.91	854.97	337.73	612.63	222.70	136.39	3,865.49	30.94
02-13	140	19,444.51	.00	19,444.51	5,103.88	2,175.63	349.73	242.35	70.04	12.10	2,254.03	26.24
03-13	111	15,096.46	.32	15,096.14	5,353.40	908.03	468.75	422.53	535.28	614.63	2,404.18	35.46
04-13	100	15,371.30	1.56	15,369.74	4,251.10	891.04	290.22	226.02	.00	309.50	2,534.32	27.65
05-13	117	20,439.08	.70	20,438.38	4,897.93	1,149.52	401.85	261.44	30.00	564.66	2,490.46	23.96
06-13	87	14,274.46	.60	14,273.86	4,692.79	112.57	379.25	110.27	807.43	34.74	3,248.53	32.87
07-13	133	18,041.46	.00	18,041.46	6,253.75	1,198.63	331.73	117.92	730.10	721.99	3,153.38	34.66
08-13	108	12,419.06	.00	12,419.06	5,443.15	1,730.88	999.48	343.58	476.89	108.26	1,784.06	43.82
09-13	109	13,956.28	.00	13,956.28	4,871.00	1,131.43	456.11	352.20	127.61	.00	2,803.65	34.90
10-13	111	15,871.61	.54	15,871.07	5,163.29	2,013.66	146.86	595.99	159.66	187.03	2,060.09	32.53
11-13	122	15,426.57	.00	15,426.57	4,549.53	1,212.20	442.18	110.52	100.00	414.98	2,269.65	29.49
12-13	146	22,192.86	.00	22,192.86	5,813.73	1,381.44	596.62	682.84	139.83	100.73	2,912.27	26.19
01-14	145	18,073.31	-75.03	18,148.34	5,544.15	1,572.39	838.69	398.45	274.19	307.45	2,152.98	30.54
02-14	134	18,397.52	50.00	18,347.52	5,668.57	1,059.70	835.78	297.52	286.73	130.56	3,058.28	30.89
03-14	135	20,721.89	.00	20,721.89	5,948.23	2,297.57	760.24	127.79	695.12	125.64	1,941.87	28.70
04-14	130	20,875.08	.02	20,875.06	5,374.53	750.99	506.36	778.22	383.40	430.86	2,524.70	25.74
05-14	90	15,328.46	.00	15,328.46	4,821.91	693.69	745.32	93.62	344.88	279.04	2,665.36	31.45
06-14	112	16,465.70	.00	16,465.70	4,560.30	409.96	843.95	435.33	422.70	40.00	2,408.36	27.69
07-14	113	17,765.86	.00	17,765.86	4,760.36	1,030.88	668.21	286.45	75.03	771.26	1,928.53	26.79
08-14	134	20,318.74	50.00	20,268.74	5,820.70	1,219.87	592.67	874.68	467.09	819.31	1,847.08	28.71
09-14	95	14,718.26	.02	14,718.24	4,491.65	676.34	113.92	737.34	215.65	162.07	2,586.33	30.51
10-14	133	19,138.53	.94	19,137.59	5,199.68	1,370.19	842.34	350.19	636.39	438.88	1,561.69	27.16
11-14	139	20,509.75	.03	20,509.72	6,326.66	1,459.82	1,376.92	798.69	878.38	216.46	1,596.39	30.84
12-14	137	21,653.53	.00	21,653.53	6,534.25	3,226.77	943.20	376.11	179.79	285.20	1,523.18	30.17
01-15	122	18,847.00	.00	18,847.00	4,943.95	1,167.58	670.19	1,464.82	69.98	521.61	1,049.77	26.23
02-15	155	30,019.87	.00	30,019.87	7,302.34	4,089.32	983.99	352.56	66.40	31.99	1,778.08	24.32
03-15	89	14,819.78	.42	14,819.36	3,581.86	1,323.28	493.45	.00	102.95	143.93	1,518.25	24.17
04-15	111	16,856.57	.00	16,856.57	3,039.53	930.72	218.57	.00	85.72	232.27	1,572.25	18.03
07-15	206	31,710.44	.00	31,710.44	3,197.99	854.49	290.69	234.25	333.40	541.26	943.90	10.08
08-15	110	14,734.93	25.61	14,709.32	3,766.10	1,270.04	450.99	355.87	361.29	.00	1,327.91	25.60
09-15	109	15,311.72	.00	15,311.72	4,104.87	984.40	581.07	575.87	173.28	374.36	1,415.89	26.80
10-15	93	14,055.36	.00	14,055.36	2,337.17	1,204.17	290.07	448.11	.00	40.47	354.35	16.62
11-15	128	17,903.56	45.60	17,857.96	4,330.64	554.06	885.95	539.28	363.25	374.37	1,613.73	24.25
01-16	159	30,563.16	.00	30,563.16	4,353.39	1,187.65	1,188.79	183.10	694.92	210.44	888.49	14.24
02-16	1	49.15	.00	49.15	49.15	49.15	.00	.00	.00	.00	.00	100.00
03-16	209	37,012.87	.00	37,012.87	5,512.47	1,419.36	944.48	723.74	446.92	574.20	1,403.77	14.89
05-16	250	39,799.59	.00	39,799.59	4,526.84	1,609.73	976.25	591.10	256.76	846.57	246.43	11.37
07-16	100	15,641.66	.00	15,641.66	2,345.88	779.29	350.10	88.52	210.94	528.97	388.09	14.99
08-16	121	25,897.37	.00	25,897.37	3,322.16	894.65	508.93	623.95	691.04	603.59	.00	12.82
09-16	98	19,046.31	.00	19,046.31	1,248.55	655.64	52.49	499.72	40.70	.00	.00	6.55

COLLECTION BUREAU OF FT. WALTON BEACH

						Collections from submission						
Month	Accounts	Amount Submitted	Adjustments	Adjusted Amount	Collections	0 - 60 days	60 - 120 days	121 - 180 days	181 - 240 days	241 - 300 days	300+ days	% Collected
12-94	76	5,071.76	.00	5,071.76	1,050.01	.00	.00	.00	.00	.00	1,050.01	20.70
01-95	45	3,944.59	383.11	3,561.48	395.04	.00	.00	.00	.00	.00	395.04	11.09
02-95	52	3,716.24	.00	3,716.24	674.38	.00	.00	.00	.00	.00	674.38	18.14
03-95	11	1,249.38	.00	1,249.38	39.80	.00	.00	.00	.00	.00	39.80	3.18
04-95	42	3,093.54	.00	3,093.54	122.33	.00	.00	.00	.00	.00	122.33	3.95
05-95	64	6,061.55	.00	6,061.55	1,278.80	.00	.00	.00	.00	.00	1,278.80	21.09
06-95	17	1,405.13	.00	1,405.13	172.29	.00	.00	.00	.00	.00	172.29	12.26
07-95	24	1,830.43	.00	1,830.43	262.16	.00	.00	.00	.00	.00	262.16	14.32
08-95	1	69.12	.00	69.12	.00	.00	.00	.00	.00	.00	.00	.00
09-95	70	6,557.16	.00	6,557.16	1,416.46	.00	.00	.00	.00	.00	1,416.46	21.60
10-95	119	12,755.53	50.00	12,705.53	2,532.49	.00	.00	.00	.00	.00	2,532.49	19.93
01-96	189	17,567.85	.00	17,567.85	2,873.95	.00	.00	.00	.00	.00	2,873.95	16.35
02-96	67	9,083.64	46.60	9,037.04	1,233.59	.00	.00	.00	.00	.00	1,233.59	13.65
03-96	74	7,221.91	.00	7,221.91	1,143.42	.00	.00	.00	.00	.00	1,143.42	15.83
04-96	64	8,380.26	-391.12	8,771.38	1,830.01	.00	.00	.00	.00	.00	1,830.01	20.86
06-96	93	8,201.42	.00	8,201.42	1,583.00	.00	.00	.00	.00	.00	1,583.00	19.30
07-96	53	3,768.71	.00	3,768.71	913.46	.00	.00	.00	.00	.00	913.46	24.23
08-96	17	1,466.72	.00	1,466.72	681.96	.00	.00	.00	.00	.00	681.96	46.49
09-96	86	8,235.85	.00	8,235.85	1,310.40	.00	.00	.00	.00	.00	1,310.40	15.91
10-96	74	6,505.05	.00	6,505.05	642.53	.00	.00	.00	.00	.00	642.53	9.87
11-96	58	5,453.01	.00	5,453.01	1,075.32	.00	.00	.00	.00	.00	1,075.32	19.71
12-96	51	4,235.23	.00	4,235.23	931.63	.00	.00	.00	.00	.00	931.63	21.99
01-97	82	9,049.21	.00	9,049.21	769.25	.00	.00	.00	.00	.00	769.25	8.50
02-97	67	8,084.20	.00	8,084.20	1,701.87	.00	.00	.00	.00	.00	1,701.87	21.05
03-97	80	8,630.60	.00	8,630.60	994.55	.00	.00	.00	.00	.00	994.55	11.52
04-97	79	9,994.00	.00	9,994.00	1,471.10	.00	.00	.00	.00	.00	1,471.10	14.71
05-97	32	2,688.47	.00	2,688.47	268.04	.00	.00	.00	.00	.00	268.04	9.96
06-97	51	4,698.81	.00	4,698.81	1,189.37	.00	.00	.00	.00	.00	1,189.37	25.31
07-97	66	7,514.64	.00	7,514.64	886.50	.00	.00	.00	.00	.00	886.50	11.79
09-97	97	11,551.33	.00	11,551.33	2,040.72	.00	.00	.00	.00	.00	2,040.72	17.66
10-97	63	8,510.93	.00	8,510.93	1,895.24	.00	.00	.00	.00	.00	1,895.24	22.26
11-97	98	11,718.79	.00	11,718.79	2,417.12	.00	.00	.00	.00	.00	2,417.12	20.62
12-97	32	3,204.13	.00	3,204.13	850.32	.00	.00	.00	.00	.00	850.32	26.53
01-98	87	11,035.83	.00	11,035.83	2,226.53	.00	.00	.00	.00	.00	2,226.53	20.17
02-98	104	11,583.79	.00	11,583.79	2,367.61	.00	.00	.00	.00	.00	2,367.61	20.43
03-98	65	9,024.41	-174.82	9,199.23	1,635.50	.00	.00	.00	.00	.00	1,635.50	17.77
04-98	58	6,745.09	.53	6,744.56	1,208.55	.00	.00	.00	.00	10.00	1,198.55	17.91
05-98	25	3,361.20	.00	3,361.20	1,083.98	21.00	.00	50.00	.00	.00	1,033.98	32.24
06-98	82	11,255.08	.00	11,255.08	2,903.37	.00	.00	.00	30.00	.00	2,873.37	25.79
07-98	34	5,833.83	.00	5,833.83	438.22	.00	.00	.00	.00	.00	438.22	7.51

COLLECTION BUREAU OF FT. WALTON BEACH

						----- Collections from submission -----						
Month	Collectible Accounts	Amount Submitted	Adjustments	Adjusted Amount	Collections	0 - 60 days	60 - 120 days	121 - 180 days	181 - 240 days	241 - 300 days	300+ days	% Collected
07-99	75	9,456.88	.00	9,456.88	2,603.40	.00	131.27	.00	.00	.00	2,472.13	27.52
08-99	76	9,166.68	-171.62	9,338.30	3,820.73	.00	272.43	.00	.00	20.00	3,528.30	40.91
09-99	71	8,398.85	.00	8,398.85	2,806.08	.00	.00	10.00	.00	5.00	2,791.08	33.41
11-99	98	12,121.17	.00	12,121.17	3,772.52	99.75	35.00	71.33	25.00	71.49	3,469.95	31.12
Total	29,012	4,020,877.17	653.50	4,020,223.67	1,236,546.87	198,558.43	118,433.96	68,723.66	58,066.35	47,116.31	745,648.16	30.75
					% Collected	4.93%	2.94%	1.70%	1.44%	1.17%	18.54%	

COLLECTION BUREAU OF FT. WALTON BEACH
P O BOX 4127
FORT WALTON BEACH FL 32549
Phone (866) 368-9887

06/29/17

OKALOOSA WATER & SEWER 020357
1804 LEWIS TURNER BLVD
STE300
FT WALTON BEACH FL 32547

Start date 01/01/85 End date 06/29/17

Accounts	Original Amount	Amount balance	Average amount	Payments	Client part	Agency part
29,545	4,119,956.54	2,886,506.21	139.44	1,239,276.39	829,404.97	409,871.42

ACCOUNT AMOUNT RANGE	ACCOUNTS	AMOUNT	GUARANTORS
Up to \$25.00	1,867	33,760.00	1,786
Between \$25.01 and \$50	3,896	146,998.09	3,854
Between \$50.01 and \$100.00	7,829	584,624.75	7,632
Between \$100.01 and \$200.00	10,082	1,448,594.71	9,531
Between \$200.01 and \$300.00	3,848	924,285.07	3,642
Between \$300.01 and \$400.00	1,139	389,088.32	1,129
Between \$400.01 and \$500.00	417	183,853.98	416
Between \$500.01 and \$1000.00	380	244,854.06	375
Between \$1000.01 and \$3000.00	78	110,431.32	78
Between \$3000.01 and \$10000.00	8	39,495.58	8
Over \$10000	1	13,970.66	1

Total account amount range	29,545	4,119,956.54	29,545
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ACCOUNTS BY STATUS	ACCOUNTS	AMOUNT	BALANCE
Bankrupt	149	21,920.51	21,234.95
Deceased	293	65,936.67	64,498.23
Recalled	91	11,222.19	10,665.79
Disputed	283	52,465.53	47,321.39
Promise	54	9,424.21	6,137.66
Actively working	28,675	3,958,987.43	2,736,648.19
Total accounts by status	29,545	4,119,956.54	2,886,506.21

GUARANTORS WITH NUMBER OF ACCOUNTS	GUARANTORS	AMOUNT	BALANCE
1 account	24,770	3,390,411.10	2,519,914.38
Between 2 and 5 accounts	2,181	723,722.61	360,894.33
Between 6 and 10 accounts	4	5,822.83	5,697.50
Between 11 and 15 accounts	0	.00	.00
Between 16 and 20 accounts	0	.00	.00
Between 20 and 30 accounts	0	.00	.00
Between 31 and 50 accounts	0	.00	.00
Between 51 and 9999 accounts	0	23 .00	.00
Total guarantors with number of accounts	26,955	4,119,956.54	2,886,506.21

Payments = Payments To Agency + Payments To Client - Reversals On Original Amount

Balance = Original Amount - Payments +- Adjustments

Days = Date Of Service To Submission Date

COLLECTION BUREAU OF FT. WALTON BEACH
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Phone (866) 368-9887

06/29/17

OKALOOSA WATER & SEWER 020357
1804 LEWIS TURNER BLVD
STE300
FT WALTON BEACH FL 32547

Start date 01/01/85 End date 06/29/17

Submissions	Accounts	Amount	Average Amount	Account Age (Days)
01/00	68	9,240.10	135.88	179
02/00	235	28,096.41	119.55	175
03/00	181	23,987.51	132.52	134
04/00	3	423.80	141.26	577
05/00	150	19,612.57	130.75	150
06/00	130	19,939.15	153.37	134
07/00	117	14,636.38	125.09	133
09/00	130	16,561.37	127.39	130
11/00	149	26,256.98	176.22	133
02/01	126	18,732.21	148.66	170
06/01	477	61,299.70	128.51	188
09/01	1	125.14	125.14	98
01/02	321	38,558.29	120.11	403
02/02	176	19,016.26	108.04	236
03/02	208	27,304.51	131.27	220
04/02	175	21,610.58	123.48	202
05/02	260	32,092.84	123.43	193
06/02	101	11,953.09	118.34	170
07/02	227	27,152.06	119.61	155
08/02	132	14,694.95	111.32	138
09/02	67	7,032.80	104.96	135
10/02	156	15,174.09	97.26	136
12/02	93	9,956.38	107.05	161
01/03	189	24,092.56	127.47	169
02/03	236	29,787.19	126.21	155
03/03	194	28,308.63	145.92	132
04/03	142	24,460.91	172.25	100
05/03	111	14,616.29	131.67	90
06/03	60	8,490.84	141.51	102
07/03	167	21,533.14	128.94	103
08/03	54	6,030.20	111.67	115
10/03	213	27,254.71	127.95	118
11/03	144	19,081.97	132.51	118
12/03	111	21,863.16	196.96	108
01/04	134	16,149.02	120.51	125

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06/29/17

OKALOOSA WATER & SEWER 020357
1804 LEWIS TURNER BLVD
STE300
FT WALTON BEACH FL 32547

Start date 01/01/85 End date 06/29/17

Submissions	Accounts	Amount	Average Amount	Account Age (Days)
02/04	113	13,394.88	118.53	109
03/04	105	15,455.10	147.19	106
04/04	104	15,766.62	151.60	186
05/04	50	8,760.44	175.20	124
06/04	106	14,299.33	134.89	163
07/04	139	17,482.79	125.77	115
08/04	47	5,926.66	126.09	110
09/04	94	11,022.81	117.26	126
10/04	117	13,945.89	119.19	128
11/04	127	17,077.07	134.46	117
12/04	209	28,509.76	136.41	245
01/05	51	6,993.48	137.12	114
02/05	122	16,034.23	131.42	274
03/05	176	31,035.37	176.33	119
04/05	111	15,145.20	136.44	441
05/05	109	19,239.42	176.50	128
07/05	75	9,528.10	127.04	148
08/05	116	13,846.17	119.36	145
09/05	133	17,746.11	133.42	141
10/05	65	7,317.14	112.57	126
11/05	280	39,555.18	141.26	127
12/05	196	28,860.26	147.24	111
01/06	216	30,446.54	140.95	93
02/06	39	4,464.83	114.48	80
03/06	109	15,506.34	142.26	89
04/06	95	15,512.82	163.29	94
05/06	66	11,328.79	171.64	94
06/06	39	6,585.66	168.86	128
07/06	175	22,189.65	126.79	111
08/06	56	6,688.19	119.43	107
09/06	123	16,058.10	130.55	110
10/06	105	16,318.34	155.41	97
11/06	138	19,094.83	138.36	100
01/07	132	20,336.00	154.06	144
02/07	276	44,273.31	160.41	177

COLLECTION BUREAU OF FT. WALTON BEACH
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Phone (866) 368-9887

06/29/17

OKALOOSA WATER & SEWER 020357
1804 LEWIS TURNER BLVD
STE300
FT WALTON BEACH FL 32547

Start date 01/01/85 End date 06/29/17

Submissions	Accounts	Amount	Average Amount	Account Age (Days)
03/07	152	21,877.37	143.93	129
04/07	151	21,905.77	145.07	100
05/07	143	21,968.73	153.62	99
06/07	91	11,556.21	126.99	94
07/07	118	17,585.30	149.02	85
08/07	135	16,912.80	125.28	98
09/07	92	12,188.91	132.48	111
10/07	120	16,664.07	138.86	107
11/07	140	22,176.93	158.40	101
12/07	162	25,988.61	160.42	104
01/08	222	33,935.89	152.86	105
03/08	108	14,545.11	134.67	133
04/08	251	40,636.53	161.89	113
05/08	141	22,608.64	160.34	112
06/08	174	24,661.42	141.73	93
07/08	94	15,893.23	169.07	133
08/08	109	15,853.23	145.44	85
09/08	146	25,469.10	174.44	102
10/08	59	7,967.27	135.03	112
11/08	165	31,215.21	189.18	142
12/08	213	34,397.32	161.48	115
01/09	98	16,763.20	171.05	87
02/09	216	35,295.49	163.40	129
03/09	83	20,687.20	249.24	94
04/09	204	38,077.94	186.65	97
05/09	90	18,095.29	201.05	95
06/09	253	30,242.45	119.53	107
07/09	101	13,116.51	129.86	457
08/09	197	29,358.44	149.02	75
10/09	158	23,143.67	146.47	92
11/09	152	20,582.93	135.41	87
12/09	244	35,045.96	143.63	81
01/10	2	194.34	97.17	100
02/10	165	22,144.49	134.20	98
03/10	142	20,515.28	144.47	93

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Submissions	Accounts	Amount	Average Amount	Account Age (Days)
04/10	213	37,383.39	175.50	120
05/10	63	12,564.60	199.43	76
06/10	119	16,041.74	134.80	98
07/10	159	18,751.26	117.93	98
08/10	125	16,860.15	134.88	78
09/10	132	18,306.18	138.68	87
10/10	91	14,329.26	157.46	95
11/10	140	21,365.48	152.61	91
12/10	63	8,572.33	136.06	86
01/11	214	32,504.54	151.89	104
02/11	168	22,328.39	132.90	338
03/11	78	11,789.17	151.14	82
04/11	103	14,867.67	144.34	60
05/11	25	3,147.63	125.90	96
06/11	114	15,160.85	132.98	131
07/11	137	17,465.52	127.48	96
08/11	103	12,920.33	125.44	62
09/11	128	20,936.19	163.56	52
10/11	115	16,319.68	141.91	89
11/11	124	14,844.54	119.71	92
12/11	76	9,693.76	127.54	89
01/12	215	34,914.04	162.39	97
02/12	125	18,885.76	151.08	140
03/12	85	16,934.07	199.22	192
04/12	119	17,050.92	143.28	88
05/12	114	15,456.79	135.58	88
06/12	116	17,048.58	146.97	95
07/12	109	15,209.43	139.53	94
08/12	116	15,821.37	136.39	95
09/12	113	14,872.29	131.61	93
10/12	2	430.82	215.41	95
11/12	211	29,925.46	141.82	125
12/12	63	10,996.65	174.55	102
01/13	139	19,577.10	140.84	116
02/13	142	19,925.39	140.31	128

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Submissions	Accounts	Amount	Average Amount	Account Age (Days)
03/13	116	29,706.26	256.08	111
04/13	102	15,820.97	155.10	118
05/13	121	21,319.32	176.19	108
06/13	92	14,733.39	160.14	124
07/13	134	18,176.60	135.64	131
08/13	109	12,595.27	115.55	146
09/13	118	15,648.35	132.61	127
10/13	112	15,927.53	142.21	140
11/13	124	15,688.23	126.51	134
12/13	148	22,331.71	150.88	171
01/14	148	19,427.63	131.26	116
02/14	137	18,735.59	136.75	126
03/14	135	20,721.89	153.49	121
04/14	131	20,999.01	160.29	140
05/14	94	15,851.68	168.63	120
06/14	113	16,659.43	147.42	208
07/14	116	18,305.64	157.80	130
08/14	138	21,827.14	158.16	127
09/14	97	15,013.03	154.77	139
10/14	135	19,532.52	144.68	124
11/14	143	20,951.73	146.51	132
12/14	137	21,653.53	158.05	147
01/15	124	18,980.16	153.06	132
02/15	157	30,219.79	192.48	129
03/15	90	14,912.29	165.69	116
04/15	113	17,175.03	151.99	120
07/15	208	31,920.07	153.46	160
08/15	112	15,174.60	135.48	166
09/15	110	15,447.99	140.43	163
10/15	94	14,165.19	150.69	397
11/15	129	18,109.64	140.38	163
01/16	162	31,204.06	192.61	200
02/16	1	49.15	49.15	182
03/16	213	37,612.57	176.58	195
05/16	252	40,065.17	158.98	423

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Submissions	Accounts	Amount	Average Amount	Account Age (Days)
07/16	101	15,828.15	156.71	215
08/16	121	25,897.37	214.02	277
09/16	99	19,245.58	194.39	221
10/16	108	15,223.85	140.96	227
12/16	104	15,911.76	152.99	238
01/17	100	12,755.91	127.55	235
02/17	108	17,489.95	161.94	246
03/17	99	16,540.57	167.07	255
04/17	123	17,193.54	139.78	458
05/17	167	26,572.09	159.11	233
06/17	246	37,524.95	152.54	238
10/94	479	40,534.81	84.62	250
11/94	558	40,357.59	72.32	540
12/94	76	5,071.76	66.73	94
01/95	45	3,944.59	87.65	79
02/95	52	3,716.24	71.46	82
03/95	11	1,249.38	113.58	81
04/95	42	3,093.54	73.65	93
05/95	64	6,061.55	94.71	85
06/95	17	1,405.13	82.65	92
07/95	24	1,830.43	76.26	105
08/95	1	69.12	69.12	0
09/95	70	6,557.16	93.67	675
10/95	119	12,755.53	107.18	97
01/96	190	17,621.55	92.74	134
02/96	67	9,083.64	135.57	76
03/96	74	7,221.91	97.59	60
04/96	64	8,380.26	130.94	68
06/96	93	8,201.42	88.18	80
07/96	53	3,768.71	71.10	71
08/96	17	1,466.72	86.27	69
09/96	86	8,235.85	95.76	495
10/96	74	6,505.05	87.90	76
11/96	58	5,453.01	94.01	78
12/96	51	4,235.23	83.04	77

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Submissions	Accounts	Amount	Average Amount	Account Age (Days)
01/97	82	9,049.21	110.35	81
02/97	68	8,122.04	119.44	72
03/97	80	8,630.60	107.88	68
04/97	79	9,994.00	126.50	899
05/97	32	2,688.47	84.01	65
06/97	51	4,698.81	92.13	727
07/97	66	7,514.64	113.85	87
09/97	97	11,551.33	119.08	110
10/97	63	8,510.93	135.09	102
11/97	98	11,718.79	119.57	105
12/97	32	3,204.13	100.12	99
01/98	87	11,035.83	126.84	102
02/98	104	11,583.79	111.38	100
03/98	65	9,024.41	138.83	654
04/98	58	6,745.09	116.29	117
05/98	25	3,361.20	134.44	113
06/98	82	11,255.08	137.25	146
07/98	34	5,833.83	171.58	115
08/98	65	6,763.34	104.05	682
09/98	42	5,284.83	125.82	133
10/98	111	14,020.01	126.30	142
12/98	89	12,934.67	145.33	149
01/99	50	7,911.94	158.23	173
02/99	123	18,940.77	153.99	159
03/99	170	25,286.79	148.74	140
04/99	76	10,901.78	143.44	136
05/99	84	14,313.50	170.39	128
06/99	84	12,923.72	153.85	134
07/99	75	9,456.88	126.09	134
08/99	76	9,166.68	120.61	126
09/99	71	8,398.85	118.29	115
11/99	98	12,121.17	123.68	145
Totals	29,545	4,119,956.54	139.44	159

Our Other Current Utility Client:

City Of Niceville	208 Partin Dr N	Niceville	FL
Okaloosa Gas District	Box 548	Valparaiso	FL
Destin Water Users, Inc	Accounts Payable	Destin	FL
Okaloosa Water & Sewer	1804 Lewis Turner Blvd Suite 300	Ft Walton Beach	FL
South Walton Utility	369 Miramar Beach Dr	Miramar Beach	FL
City Of Laurel Hill Water	PO Box 158	Laurel Hill	FL
Milligan Water System, Inc	5340 Hwy 4	Baker	FL
City Of Freeport	PO Box 339	Freeport	FL
City Of Fort Walton Beach	107 Miracle Strip Pkwy SW	Ft Walton Beach	FL
City Of Valparaiso	465 Valparaiso Pkwy	Valparaiso	FL
City Of Crestview	PO Box 1209	Crestview	FL
City Of Mary Esther	195 Christobal Rd N	Mary Esther	FI
Panama City Beach Water Dept	110 South Arnold Rd	Panama City Bch	FI
Panama City Water Dept	PO Box 1880	Panama City	FL
City Of Carrabelle	1001 Gray Ave	Carrabelle	FI
Trash Rolloff Of Bay County Inc	1627 Airport Rd	Panama City	FI
Mr. Trash LLC	PO Box 9783	Panama City Beach	FL
City Of Lynn Haven	825 Ohio Ave	Lynn Haven	FL
City Of Callaway Water Dept	6601 Hwy 22	Callaway	FI
City of Mexico Beach	PO Box 13425	Mexico Beach	FL

Point of Contact Information Provided Upon Request

The close proximity of our client base gives us real time data and insights that other companies do not have.

Vendor Information (15 Points)

EXECUTIVE SUMMARY

Established in 1953, CB Services continues to be a collection industry leader. Founded by Tommy Cooley Sr., and now under the day to day leadership of Tommy Cooley Jr., CB Services has developed a proven accounts receivables management vendor. CB Services specializes in debt collection solutions, and we pride ourselves on our efficient collection methods while maintaining a professional presence.

As a trusted partner, we consult with our clients to develop seamless united strategies within limits set forth by state, federal, and local laws. Our dedication to proper communication ensures accelerated cash flow, decreases costly mistakes, reduces the County's bad debt expense, and creates a culture of transparency for efficiencies across vendor relationships. Our growth and continued improvements are also attributed to the commitment to the use of technology, a customer first approach, employee retention, and a culture of Total Quality Management.

STAFFING

CB Services has maintained at least fifteen employees and five contract workers over the past five years. We currently staff fifteen full-time employees, one part-time employee, and six contract labor positions.


CB Services' executive and management team's composite skills have been developed through hands-on experiences, education, and practical application in the private, public, and non-profit sectors. Our strong moral roots, consistent work ethic, and client appreciation have built a foundation for 60 plus years of success. Our clients know us as dependable, ethical, creative, and opportunistic. They have come to expect nothing less than industry leading results from our efforts and methods. The following are key persons and will be directly assigned to the OC project.

- Tommy Cooley Sr., CEO
- Tommy Cooley Jr., President
- Jody Jameson, Chief Operating Officer

Tommy Cooley, Sr., Chief Executive Officer

Mr. Cooley, the founder of Credit Business Services, is a successful self-made entrepreneur and philanthropist. Mr. Cooley has several successful businesses located in the Florida Panhandle including Cooley Management Company, Credit Bureau of Fort Walton Beach, Credit Business Services, and Assurance Healthcare. His enterprises have included restaurants, hotels, and retail establishments. From 1985 to 1997, he served as Chairman of the Board of Florida First. After the sale of Florida First to Regions Financial, he served as an Advisory Director to Regions. A lifelong Bay County, FL resident, Mr. Cooley has held numerous leadership roles in civic, government and philanthropic organizations including past Chairman of the Bay Medical Center Board of Trustees and past President of the Bay County Chamber of Commerce. Mr. Cooley also served as a Bay County Commissioner for four years. He was honored with the prestigious Lauren Merriam Award by Bay County Chamber of Commerce in 1983 and recently had the administration building at Sacred Heart Bay Medical Center named after him in recognition of his long-time support and expertise to community healthcare in and around Bay County, FL. Mr. Cooley currently serves on the Board of Directors for Summit Bank, N.A.

In his role as Chief Executive Officer, Mr. Cooley is responsible for establishing a strategic vision for Credit Business Services and ensuring the company retains its strong moral compass.



"COLLECTING OUR CLIENTS' MONEY IS A FIDUCIARY RESPONSIBILITY THAT WE TAKE SERIOUSLY. CONSUMERS FIND THEMSELVES IN PRECARIOUS FINANCIAL OBLIGATIONS BY THEIR OWN DOING OR CIRCUMSTANCES BEYOND THEIR CONTROL. IT IS OUR JOB TO GIVE THEM AN OPPORTUNITY TO REPAY THEIR OBLIGATION WITH THE MOST CONVENIENT METHODS AVAILABLE WHILE EDUCATING THEM ON THE NATURE OF THE SITUATION THEY FACE."

TOMMY COOLEY, CEO

Tommy Cooley, Jr., President

Mr. Cooley, Jr., has been with CB Services since 2004 and has brought innovative leadership and vision. He has actively learned all aspects of the business from the ground up and applies his working knowledge to real solutions for CB Services' clients. Mr. Cooley, Jr. is responsible for CB Services' growth into a full-service accounts receivables management company. Mr. Cooley, Jr. is active in ACA and HFMA events and seminars.

In his role as President, Mr. Cooley, Jr. is responsible for continued, day-to-day operations and business development. He ensures the highest, most ethical standards for CB Services clients and partners.

Education: University of West Florida, BSBA May 2000

- Second Generation Owner-Operator
- Dynamic Systems Coordinator
- Implements Collection Strategies
- Analytical Analysis of Client Accounts
- Business Management Operations
- Collaboration with clients to build unique collection methodologies
- Manager of Collection Staff
- Mentor to New Employees
- Collector Compliance Education and Training
- Collector Performance Reviews
- Compilation of Daily, Weekly, Monthly, Yearly Reports
- Delegates Special Collection Projects
- Responsible for Work Flow Management
- Institutes Incentives and Bonuses
- Company Liaison with Government Affairs
- Company Liaison for Non-Profit Work
- Sales and Marketing
- Extended Business Office
- Merchant Services
- Customer First Initiative

Jody Jamieson, Chief Operating Officer

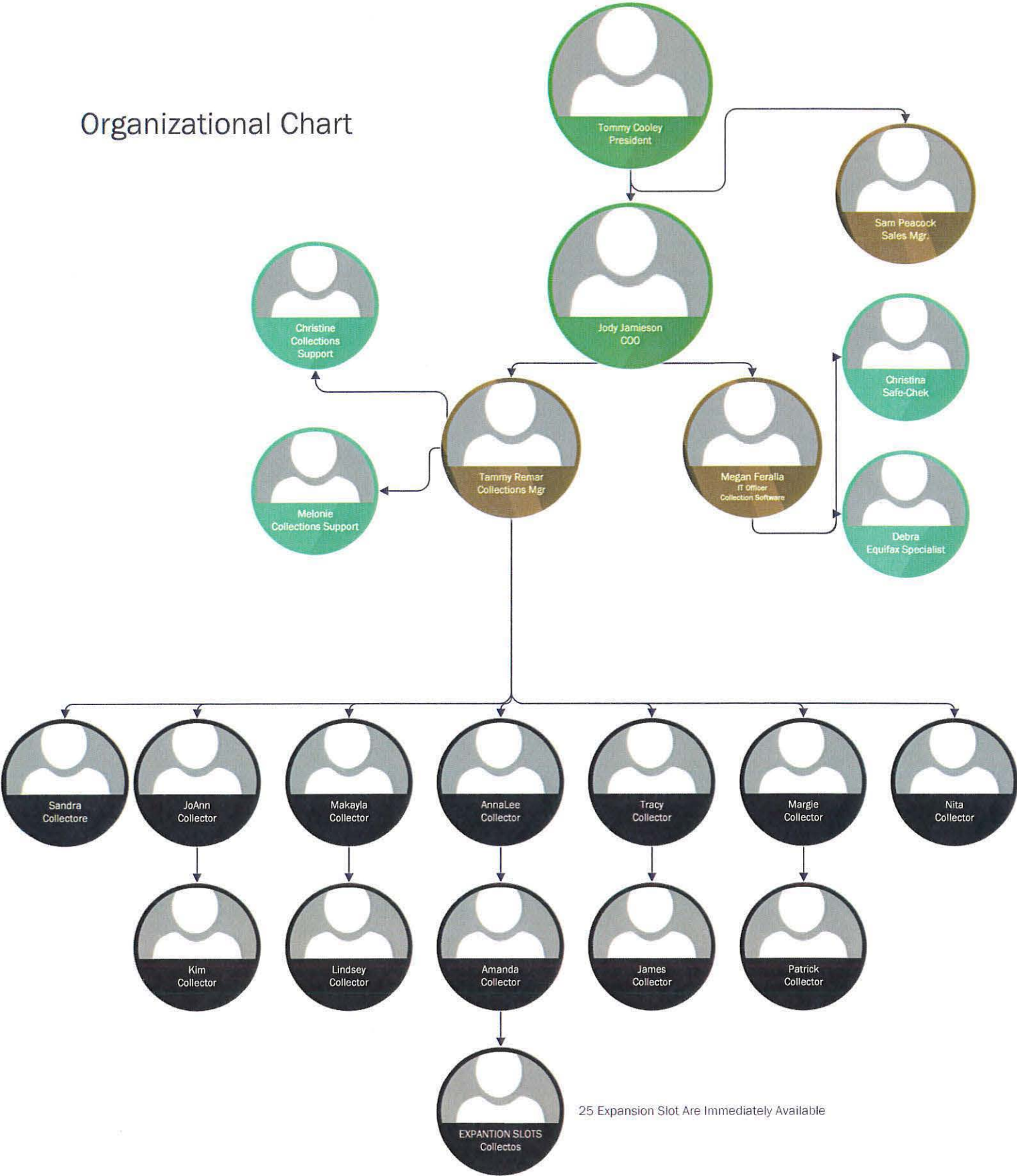
Mrs. Jamieson has been with CB Services since February 1987. She began her career with CB Services as a collector and has demonstrated the ability to successfully assume all operational facets of CB Services. Over the years, Mrs. Jamieson has managed a large number and variety of government portfolios.

Mrs. Jamieson is responsible for planning, organizing, coordinating, directing, and facilitating the day-to-day operational activities.

Education: Certified ACA Collection Manager

- Oversee, Manage, and Maintain all Client Accounts and Relationships
- Responsible for Company Website Activity and Communication
- Running Monthly Reports and Statements
- Receiving, Approving, and Uploading New Business Files
- Light Accounting and Handling of Checks
- Assignment of Consumer Disputes
- Management, Delegation, and Distribution of Tasks to Client Services Department
- Train/Mentor New Employees
- Implements Training Modules
- Collector Compliance Education and Training
- Collector Performance Reviews
- Compilation of Daily, Weekly, Monthly, Yearly Reports
- ACA Certified Trained Collector

Organizational Chart



HIRING AND TRAINING

Our recruiting strategy is not a “codified” established practice. We believe in giving equal opportunity to competent hard working individuals who live and pay taxes in Okaloosa County. We offer competitive salaries, bonus structures, and an employee benefit programs with matching 401k, paid health insurance, paid vacations, and paid sick days. This approach has allowed us to retain and attract candidates who can sustain a very high level of productivity and efficiencies.

New Hire Qualifications

CB Services seeks experienced individuals with the following attributes.

- Verbal and Written Communication Skills
- Motivated with solid work history
- Demonstrates responsiveness, persuasiveness, enthusiasm, and passion
- Ability to follow detailed instructions
- Must possess at least a G.E.D.
- Thrives in a highly competitive environment
- Demonstrates ability to follow through on tasks
- Must be flexible, able to work swing schedules
- Must demonstrate knowledge of operating a PC
- Must be able to read, write, and speak English fluently; multi-lingual a plus
- Pass an in-house Information Technology test
- Score highly on our Long Term Employment Capability Scale
- Team players

Background Checks/Drug Testing

CB Services performs criminal background checks, 5-panel drug screening, illegal alien check with E-Verify, social security verification, and previous employment confirmations on all employees.

The following background checks are routinely performed:

- Social Security Search (validates Social Security Number for I9 Form)
- State Criminal Search (via the State Police for each residence in the last seven years)
- Federal Criminal Search (all convictions at federal offenses, e.g. tax evasion, crimes against federal property, drug & weapon charges, etc.)
- INSTA National Criminal Search (sex offenders)
- OFAC (terrorism, money laundering, drug trafficking, mail fraud, etc.)
- E-Verify- US Department of Homeland Security

Training and Certification

Training is essential to our successful collection program. Through Total Quality Management skills that focus on continuous improvement, our management team is constantly updating our training program to insure the best results. Our training efforts focus on the following, goal identification, time management, communication, performance tracking, feedback, encouragement, information technology, and compliance. CB Services' Collector Training Program is comprised of three main sections.

2. An initial company and collection orientation program that includes ACA International recommended material and tests.
 - FDCPA Essentials for Collectors helps collectors stay in compliance with the FDCPA by bridging the gap between understanding the law and applying it on the phone.
 - Essential Collection Skills & Techniques provides real-world scenarios that help our collectors learn how to effectively communicate and negotiate with consumers.
 - The Bigger Picture DVD provides a snapshot of the roll collectors' play in recovering debt and improving the economy.
3. A two week live call training period under the supervision of management.
4. On-going training and review for collectors as well as supervisory staff.

All CB Services employees are thoroughly trained in federal, state, and local laws that apply to collection activities. Collectors attend timely training sessions in advanced collection techniques. As laws change, training is conducted immediately.

Client Relations

CB Services has experienced great success by taking a proactive mindset with our client relations. All clients meet with and have direct access to Tommy Cooley Jr., President. Mr. Cooley, Jr., will personally oversee all phases of the Okaloosa County (OC) relationship and will be on call to meet the full demands of OC's expectations. We have successfully stayed in business since 1953 because of our commitment to continuous improvement. We welcome our clients' requests, recommendations, and comments on the quality of service they receive. We will adapt, adopt, and apply all necessary skill sets and technologies to maximize the returns for OC.

Litigation, Disputes, Defaults, & Liens

CB Services has not encountered any adverse legal disputes, litigation, settlements, or defaults over the past five years.

Information Security Policy (ISP)

The confidentiality of all communication both internal and external is our top priority. The sensitive nature of the information we process and the data we handle requires multiple layers of data security. All users must comply with our ISP. Failure to comply may result in disciplinary action, including termination by applicable company procedures.

Destruction of Confidential Information

CB Services utilizes the services of Shred-It in the destruction of all documents. Locked bins are securely housed onsite. All documents that are to be destroyed are stored in these bins until they are shredded on site. After shredding, we receive an end-to-end chain of custody letter and itemized Certificate of Destruction.

Physical Security

Our offices are secured and monitored with cameras, touchpad entry and exit security system, fire alarm, smoke detectors, motion lighting, and heat sensors. Only authorized personnel are allowed in sensitive areas. Any person displaying or acting on a threat to our data or personnel will encounter swift and immediate action.

Data Integrity

Authorized users with authorized passwords will be the only ones permitted onto our system. Internal security measures prevent unauthorized access to sensitive data. We utilize a three-tiered data security system. Each tier consists of user names and passwords that must match for the user to proceed to their data need level. The first tier is at the server level, the second tier is at the workstation level, and the third tier is the software level. These three tiers are also encapsulated by a fourth virus scan and random password generation key software. This software runs internal scans that will randomly make a user verify their identity at any given time. Additionally, all information is redundantly stored off site, and we also carry HIPOX Cyber liability insurance.

Firewall and Virus

CB Services' onsite Internet firewall consists of hardware firewall from WatchGuard Technologies. This hardware logs all unsuccessful attempts to gain access to the internal network. Additionally, a Next-Generation Firewall is being used. This is an integrated network platform that combines the use of traditional firewalls and other network device filtering functions.

Virus protection consists of two tiers. First, gateway virus protection exists on our firewall from WatchGuard Technologies. Second, all our workstations and servers have local protection software from AVG and Microsoft Security Essentials.

Financial Protections

Summit Bank, NA is our bank of choice. All client funds are held in a trust account federally insured. Our online banking system allows us to quickly and accurately ACH funds, order checks, and create transactions for consumers and clients. CB Services is also PCI-DSS Compliant. To maintain this compliance, we must (1) operate a system that truncates and encrypts all credit card, checking, and routing numbers (2) our systems undergo annual third party penetration testing (3) our systems have regular internal and external susceptibility test.

Financial Stability

CB Services is currently in a state of growth. There are no capital restraints that will affect our ability to perform the necessary debt collections services. The CPA firm of SEGER, SOWELL, STEWART, JOHNSON & BRILL, P.A. compiles annual reports for CB Services, Inc. Our company has been operating since 1953 with no service interruptions or threat of insolvency.

CB Services, Inc. is not currently, nor has ever been, in default of any loan, financial agreements, or financial institution. CB Services, Inc. has no past or pending litigation that would affect its performance under an agreement with OC.

Insurance and Bonding

CB Services maintains comprehensive insurance coverage and is fully bonded. The following are some of the coverages currently in place.

- General Liability: \$1 Million per occurrence, \$2 Million aggregate
- Automobile Liability: \$1 Million each person, \$1 Million each accident; \$1 Million property damage
- Excess Liability: \$10 Million per occurrence, \$10 Million aggregate
- Workers Compensation: \$1 Million per occurrence, \$1 Million aggregate
- Employee Crime/Theft (Fidelity Bond): \$1 Million / 3rd Party -- \$1 Million
- Errors and Omissions \$1 Million per occurrence
- Professional Liability: \$1 Million per occurrence, \$2 Million aggregate
- Cyber Liability (Corporate Identity) Protection: \$1 Million per occurrence
- \$50,000 Surety Bond

Additional insurance coverages and documentations are available upon request. CB Services, Inc. without reservation, meets all requirements as detailed in the RFP. Any additional requirements deemed necessary by OC will be purchased by CB Services upon an awarded RFP by OC.

ACKNOWLEDGEMENT (5 points)


The Collection Bureau of Ft. Walton Beach, Inc., hereby acknowledges all County policies, requirements under all State and County licensing tax laws.

PROCUREMENT/CONTRACT/LEASE INTERNAL COORDINATION SHEET

Procurement/Contract/Lease Number: RFP WS 73-17 Tracking Number: 2087-18
Collection Bureau of FWB, Inc.
Procurement/Contractor/Lessee Name: DBA CBS, Inc. Grant Funded: YES ___ NO ☒
Purpose: Collection of Okaloosa County Water & Sewer Delinquent Accounts
Date/Term: 3 yrs w/2, 1 yr renew option 1. ☐ GREATER THAN \$50,000
Amount: _____ 2. ☐ GREATER THAN \$25,000
Department: WS 3. ☐ \$25,000 OR LESS
Dept. Monitor Name: Menze

Purchasing Review

Procurement requirements are met:


Purchasing Director or designee

Greg Kisela, DeRita Mason, Matthew Young

Date: 10/19/17

2CFR Compliance Review (if required)

Approved as written:


Grants Coordinator

Renee Biby

Date: 10/24/17

Risk Management Review

Approved as written: With addition of Professional Liability Ins.


Risk Manager or designee

Laura Porter or Krystal King

Date: 10/24/17

County Attorney Review

Approved as written:

See Approval Dated

County Attorney

Gregory T. Stewart, Lynn Hoshihara, Kerry Parsons or Designee

Date: 11/17/17

Following Okaloosa County approval:

Contracts & Grants

Document has been received:

Contracts & Grants Manager

Marcella Eubanks, Mindy Kovalsky, Ashley Endris

Date: _____

Matthew Young

From: Parsons, Kerry <KParsons@ngn-tally.com>
Sent: Friday, November 17, 2017 2:54 PM
To: Matthew Young
Subject: RE: Contract question: RFP WS 73-17 (Collection of WS Delinquent Accts)/ Coordination No. 2087-18

This is approved for legal purposes.

From: Matthew Young [mailto:myoung@co.okaloosa.fl.us]
Sent: Wednesday, November 15, 2017 2:32 PM
To: Parsons, Kerry
Subject: RE: Contract question: RFP WS 73-17 (Collection of WS Delinquent Accts)/ Coordination No. 2087-18

I have made the revision, Ma'am. Please see attached.

Respectfully,



Matthew Young
Contracts & Lease Coordinator
Okaloosa County Purchasing Department

Tel: (850) 689-5960 Fax: (850) 689-5970
myoung@co.okaloosa.fl.us www.co.okaloosa.fl.us
5479 Old Bethel Rd, Suite A, Crestview, FL 32536

Please note: Due to Florida's very broad public records laws, most written communications to or from County employees regarding County business are public records, available to the public and media upon request. Therefore, this written e-mail communication, including your e-mail address, may be subject to public disclosure.

From: Parsons, Kerry [mailto:KParsons@ngn-tally.com]
Sent: Wednesday, November 15, 2017 1:25 PM
To: Matthew Young <myoung@co.okaloosa.fl.us>
Subject: RE: Contract question: RFP WS 73-17 (Collection of WS Delinquent Accts)/ Coordination No. 2087-18

Yes please!

From: Matthew Young [mailto:myoung@co.okaloosa.fl.us]
Sent: Wednesday, November 15, 2017 2:19 PM
To: Parsons, Kerry
Subject: RE: Contract question: RFP WS 73-17 (Collection of WS Delinquent Accts)/ Coordination No. 2087-18

I concur, Ma'am. Shall I make the edit?

Respectfully,

SAM Search Results
List of records matching your search for :

Search Term : collection* bureau* of fort* walton* beach* inc.*
Record Status: Active

No Search Results

SAM Search Results
List of records matching your search for :

Search Term : credit* business* services* inc.*
Record Status: Active

No Search Results



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DECLARATIONS

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

**SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT
APPROVED BY ANY FLORIDA REGULATORY AGENCY.**

Broker No.:	US 0000294	Peachtree Special Risks LLC
Policy No.:	MPL2052726.17	3525 Piedmont Rd NE Bldg 5 Ste 700
Renewal of:	NEW	Atlanta, GA 30305-1586

1. **Named Insured:** Collection Bureau of Ft. Walton Beach, Inc
Address: 711 Eglin Pkwy NE
Fort Walton Beach, FL 32547-2527

2. **Policy Period:** **Inception Date:** 09/10/2017 **Expiration Date:** 09/10/2018
Both dates at 12:01 A.M. (Standard Time) at the address of the Named Insured.

3. **Retroactive Date:** Full Prior Acts
Media Liability: Full Prior Acts

4. **Policy Limit of Liability:** \$ 1,000,000 Each Claim or Event / \$ 1,000,000 Aggregate

5. **Retention:** \$ 100,000 Each Claim or Event

6. **Waiting Period:** 10 hours

7. **Notification of Claims to:** Hiscox Claims
520 Madison Avenue, 32nd floor
New York, NY 10022
Fax: 212-922-9652
Email: TMTClaims@Hiscox.com

Additional Notification Requirements: For any event resulting in business interruption costs or data recovery costs, or any extortion threat, you must also notify the breach coach at 1-855-447-2627

This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

License#: P074462

Address: 970 Lake Carillon Drive, Ste 106
St. Petersburg, FL 33716

Producing Agent's Name: Daniel Oliver
Address: 1002 W. 23rd St. Suite 130
Panama City, FL 32405