

CONCORD

4150 N. Drinkwater Boulevard | Suite 200 | Scottsdale, AZ 85251 | 480.214.4400 direct | 800.685.8736 Ext. 1001 | 480.281.3131 fax
Orlando Office 2295 South Hiawasse Road | Suite 301 | Orlando, FL 32835 | 321.293.0291 office | 480.281.3135 fax
New York Office 2809 Wehrle Drive | Suite 09-1 | Buffalo, NY 14221 | 866.493.6393 office | 480.281.3135 fax
Mexico City Office Insurgentes Sur No. 670 Piso 2 | Col. Del Valle | CP 03100 México, D.F. | México | (55) 1101-0370 office | (55) 1101-0380 fax

www.PowerOfConcord.com



Robert W. Bertrand

President and CEO

RBertrand@PowerOfConcord.com

www.blackwellrecovery.com

As the premier service provider within the timeshare industry, **Concord** has been a driving force for developing thoughtful, workable and highly flexible receivables servicing solutions. Concord's innovative; cutting edge technology coupled with a top-notch team of customer-focused professionals has led Concord to on-going success.

Since its beginning in September 1988, Concord has seen consistent growth, year over year. As of year-end 2016, Concord services in excess of 2,000 projects and 1.8 million individual consumer obligations with a portfolio size of approximately \$4.8 billion. Within the hospitality sector, Concord works with developers, vacation clubs, homeowner associations (HOAs), travel clubs, and campground memberships.

Concord employs approximately 190 professionals and has satellite offices in Orlando, FL; Buffalo, NY; and Mexico City, Mexico.

In addition to Concord's ongoing receivables servicing, Concord's proprietary tools include Blackwell Recovery®, a highly refined, default collections service; Qualify®, a mobile-friendly application providing real-time identification of an individual's FICO® credit score range; C2 – Command & Control®, a workflow solution that empowers users to manage collection strategies; and DOCKit®, a tactical task scheduling and tracking tool.

As a technology strategic partner, Concord helps clients reduce capital expenditures such as data security and disaster recovery supported by robust contingency plans, 24/7 technical

support, continuous development and betterment of the client's technological platform, redundancy and data preservation and the personnel costs associated with it.

Concord's consolidated financial statements are audited by Deloitte. In addition, Deloitte has performed the Statement on Standards for Attestation Engagements (SSAE 16) Service Organization Control (SOC Type 2) review of Concord's control activities and processes for 14 consecutive years. The SSAE 16 is a widely recognized auditing standard developed by the American Institute of Certified Public Accountants (AICPA). A Service Auditor's Report with an unqualified opinion that is issued by an independent auditing firm differentiates the service organization from its peers by demonstrating the establishment of control objectives and effectively designed control activities.

Concord maintains a PCI DSS Merchant Level 3 Certificate of Compliance from Trustwave Information Security & Compliance, which means their network security has been designed with the Payment Card Industry's required practices with respect to firewalls, data encryption, virus protection, system access, intrusion detection, and protection.

As the marketplace continues to evolve, Concord remains focused on developing, implementing and integrating the most advanced tools to meet the ever-changing demands of clients and the industries they serve.

