



*a SMG Financial, Inc. Company*

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**Providing a billing, collection and  
payment processing service for:**

**Vehicle Installment Contracts**

**Did you know - - -**

**“It takes an average of 15 times the work load to bill, collect and process payments for a sub-prime contract than it does to sell a vehicle”**

**Administrator Information**

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## Company Summary

SMG Financial, Inc. dba Star Matrix Group (SMG) offers a turnkey accounts receivable management service for dealers and finance companies servicing the non-prime and sub-prime buy-here, pay-here automotive clientele.

A true alternative to a non-prime finance company's in-house resources, SMG offers a very high level of practical know-how and technical experience, thus reducing the need for maintaining an in-house billing or collection department. By taking advantage of SMG's economy of scale, SMG provides a higher value and a less costly service than in most cases can be achieved by keeping billing and payment processing in-house.

One key alternative service provided our clients is the management of payment assurance devices commonly known in the industry as starter interrupt systems and or GPS tracking systems. These systems can warn, disable and/or locate a vehicle when a debtor doesn't make a payment. In the event our client uses such a system, SMG can manage it.

**About Us:** Touting 8 years in the collection business, SMG has spent the last 5 years providing loan servicing for the sub-prime auto industry, enhancing customer service for this industry and establishing strategic alliances for future growth.

SMG's objective is to act in the capacity of a loan servicing administrator for our client.

This enables our client to focus on what they do best; - - "sell cars or underwrite installment contracts", without the expense or burden of having to oversee an in-house loan servicing department.

## Service Overview

SMG covers most aspects of billing and collection support services that is associated with the used car business and represents a client company as an extension of its own in-house financial functions and responsibilities. This begins with complete understanding of the client company's situation, objectives, and constraints.

Specifically, SMG's service is designed to cover all the details and problems that arise for a used car dealer who self-finances sub-prime contracts.

An overview of SMG's services includes, but is not limited to, contract data verification, on-going changes in payer data management, sending out payment coupons, managing and monitoring various types of interest loans, confirming insurance, monitoring and managing insurance issues with debtors, overseeing lien sale issues, providing live phone contact for reminder calls and collection calls, coordinating payoffs for your customers, disbursing funds and related documents between lien holders and other dealers, negotiating insurance settlements, sending out intent to repossess notices, coordinating repossessions, sending out certificates of repossessions, notices of intent to dispose, re-marketing assistance and also provides data backup in case there is a need for disaster recovery.

SMG alleviates much of the risk associated with the credit-challenged car sales business by its understanding of the industry and its dedication for hard work.

**SMG doesn't sell vehicles. Its only success comes from the collection success it provides its clients.**

# Advantages of Outsourcing

- Reduces Client Stress.
- Allows Client to focus, thus selling more vehicles or underwriting contracts and Increasing Profits.
- Enhances Client credibility having a 3<sup>rd</sup> party manage receivables.
- The cost of out-sourcing is normally less than attempting to set up a sophisticated in-house COLLECTION solution. This is due to economy of scale.
- 3<sup>rd</sup> party collector customer service staff is more effective in clearing up communication breakdowns with debtors.
- Debtors take a Dealer's monetary interest more seriously.
- Trained professionals who talk with debtors all day, every day, have a higher response and success rate than part-timers or the inexperienced who can't focus on collections 12 hours a day. A minimum of 2 staff are assigned to each account plus a 3<sup>rd</sup> legal voice.
- SMG Financial understands billing, the BPHH collection process and the laws that pertain to your issues.
- SMG Financial focuses ONLY on keeping your accounts current - - - they do not sell CARS. This enables SMG Financial to be more knowledgeable in their area of expertise.
- No need to worry about staff getting sick, taking vacations, quitting, training of new personnel or payroll.

**No more misspent time. SMG Financial gives the client back the most important asset they have - - - the value of their time.**