

**This letter was received via email to Alliance Collection Service on November 3, 2008. It is a response to one of ACS's collectors on an OSA debt in Birmingham, Alabama.**

*We, at Orthopedic Specialists of Alabama, have used Alliance Collection Service for years for our collections. We received a great compliment on one of their collectors, Jacob. Our patient stated that she had never spoken to a nicer person at a collection agency. She went on to say that Jacob also helped her a lot by assisting her to find out who she owed. (Tina, OSA, Birmingham, Alabama)*

My name is Patricia [REDACTED] and like most people in this world, I am in debt to doctors. I tend to get at least one call a day, sometimes more, in regards to a debt collection. And, I can always count on the operator, debt collector, to be rude and inconsiderate of my situation, and very very demanding. In the first week of October I received a phone call from a debt collections agency, Alliance Collection Service, and spoke with a gentleman named Jacob. He proceeded to tell me that he was contacting me regarding a bill that I owed and the first thing that went through my head was "oh my gosh here we go again." I thought about hanging up on him, I really wasn't in the mood to deal with a debt collector, but I continued to listen to him and much to my surprise he wasn't rude, or demanding and instead of making me feel like the scum of the earth because I owe someone money and can't afford to pay it, he was quite the opposite. He was very considerate of not only me as a person but the fact that this bill was about to go against my credit, a \$93.00 bill that I didn't even know that I owed. He was very helpful in finding a solution that would work for ME! We decided that he would hold a check for me until the end of the month, WHEN I WAS ABLE TO PAY IT!, That way it would keep it from posting to my credit. I truly believe that Jacob is a big asset to this company and as well to those who are in debt. He truly made my experience with Alliance a good one and I wish there were more people like Jacob out there. It is a hard thing to deal with when you owe money, especially when you are living on a tight income taking care of 3 children with no help as a single mom. Excellent job Jacob, and I hope that if I am ever contacted again by a collection agency, that they are as helpful and considerate as you were. THANK YOU!!!!

On Thu, October 30, 2008 at 4:24 PM,  
Patricia [REDACTED], Birmingham, Alabama

(We have blocked out Patricia's last name in respect for her privacy and would like to thank her for sharing this with us here at Alliance Collection Service, Inc.)