

Sample Terms & Conditions

The language listed below is suggested verbiage to include on contracts with your customers. This language will make recovery of your account easier if Court action is needed, and will ensure that you are able to recover your costs of collection. According to Utah law you can add the **exact same percentage** that you are charged by Express Recovery to collect the debt, **up to 40% per Utah Law (other State laws may vary)**.

TERMS AND CONDITIONS (example)

All delinquent accounts will be charged and interest rate of 1.5% per month (18% per annum). In the event any balance is not paid as agreed, the undersigned agrees to pay a collection fee and all costs of collection. In the event of a lawsuit to collect the unpaid balance, the undersigned further agrees to pay court costs and reasonable attorney fees. You agree, in order for us to service our account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you. We may also contact you by sending text messages or e-mails, using any email address you provide to us. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable.

I/We have read this disclosure and agree to terms listed above.

EXPRESS RECOVERY SERVICES, INC.

2790 S. Decker Lake Dr., Salt Lake City, UT 84119 | **ph** 801.486.4182 | **toll free** 800.238.5888
www.expressrecovery.com | info@expressrecovery.com