

W WIGGINS
ADJUSTMENTS LTD.
RETAIL/COMMERCIAL CONTRACT

CLIENT INFORMATION: NO COLLECTION – NO CHARGE

Client: _____ **Date:** _____
Contact: _____ **Telephone:** _____
Address: _____ **Fax:** _____
City: _____ **Postal Code:** _____

COLLECTION RATES:

Retail Accounts (Consumer):.....33.34%
Commercial Accounts (Businesses):.....25%
All Accounts under \$250, above 1 year, requiring tracing or legal services, previously assigned to other agency or lawyers or paid by installments of under \$20:.....50%
Account Withdrawals:.....10%

TERMS AND CONDITIONS

1. I/we duly authorize Wiggins Adjustments Ltd (hereinafter called WAL) and their agents or assigns to act on our behalf to enforce collection of all accounts listed now as well as accounts handed to collection at later dates, and authorize legal action where applicable.
2. Accounts assigned WAL. must remain with our agency for a minimum of six (6) months or until account has been collected from the date of assignment providing accounts are in active process of collection or legal action. Accounts closed out at Client's request are subject to Account Withdrawal fee.
3. Once the Contract has been signed, the client agrees to notify WAL of any direct payments made to the client and the above collection rates will still apply. I/We agree to pay WAL. the following rate of commission within 20 days of receiving our monthly statement. All funds collected by WAL will be deposited into a trust account.
4. Client shall immediately notify agency, in writing, of any disputes or bankruptcy notifications received by client subsequent to placement of an account with agency.
5. Listing of accounts is expressed permission to litigate and court costs and legal fees are the responsibility of the client unless otherwise stated or agreed to in writing by Wiggins Adjustments Ltd.
6. It is understood, from time to time, arrangements may be made with a debtor to accept a sum of money that is less than the balance due and owing to the creditor provided that WAL has been given prior approval by a person authorized by the creditor to accept this arrangement.
7. WAL does not accept responsibility for loss of original documents.
8. WAL warrants that all accounts placed with agency are valid and legally enforceable debts and are not disputed or subject to defense, offset, set off, counterclaim or bankruptcy proceedings, unless otherwise disclosed in writing to agency by client. Client shall be liable and shall indemnify, defend and save Agency harmless from and against any and all suits, actions, claims, and demands, costs, actual damages, expenses and attorney fees incurred in connection with any account that is disputed by the debtor or alleged to be subject to any defense, offset, set off, counter claim or bankruptcy proceedings.
9. The person signing below has the authority or received permission from a person whom has the authority to enter into this Contract and be bound by the terms and conditions.

This Contract is entered into by and between WAL and

Client _____, this _____ day of _____ 200_.

Authorized Signing Authority (Signature): _____

Please Print Name: _____