



EarlyIndicator[®] 2009 Suggested Standard Calendar

January 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1 New Year's Day	2	3
4	5	6	7	8	9	10 ←-----
11	12	13	14 Suggested Collection Scoring Dates ----->	15	16* Scores of 000-003	17 Scores of 004-006 and recycle
18	19 Martin Luther King Jr. Day Observed	20 Scores of 007-008 and recycle	21 Scores of 009-010 and recycle	22 Scores of 011-030 and recycle	23 Scores of 031-044 and recycle	24 Scores of 045-066 and recycle
25	26 Scores of 067-070 and recycle	27 Scores of 097-099 and recycle	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up	31 Recycle and follow up

* Typical Late Fee Date

Recycle means to continue calling borrowers not yet contacted.

Follow up means to call back borrowers who promised to make a payment by a certain day and failed to make that payment.

EarlyIndicator Collection Scores (000-099)		
Numeric	Alphabetic	Characteristic
000	F	No payment history available; e.g., new origination/new acquisition
001-006	F	History of default; 006 paid last 6 mos. after last business day of mo.
007-010	E	Consistently make payment by late fee date
011-044	D	Consistently make payment at mo. end & recently paid by mo. end
045-066	C	Consistently make payment after late fee date and no recent default
067-070	B	Inconsistent/sporadic payment history and no recent default episode
097-099	A	Over past 12 months, always made payment by 25 th of month
Note: EI score range 071-096 is reserved for future use		

February 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12 ←=====	13 Suggested Collection Scoring Dates	14 =====→
15	16 Presidents' Day Scores of 000-003	17* Scores of 000-003	18 Scores of 004-006 and recycle	19 Scores of 007-010 and recycle	20 Scores of 011-030 and recycle	21 Scores of 031-044 and recycle
22	23 Scores of 045-066 and recycle	24 Scores of 067-070 and recycle	25 Scores of 097-099 and recycle	26 Recycle and follow up	27 Recycle and follow up	28 Recycle and follow up

*** Typical Late Fee Date**

If no calls are made today, move these and preceding scores one calling day to the left.

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March 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12 <=====	13 Suggested Collection Scoring Dates	14 =====>
15	16* Scores of 000-003	17 Scores of 004-006 and recycle	18 Scores of 007-008 and recycle	19 Scores of 009-010 and recycle	20 Scores of 011-030 and recycle	21 Scores of 031-044 and recycle
22	23 Scores of 045-066 and recycle	24 Scores of 067-070 and recycle	25 Scores of 097-099 and recycle	26 Recycle and follow up	27 Recycle and follow up	28 Recycle and follow up
29	30 Recycle and follow up	31 Recycle and follow up				

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April 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13 <=====	14 Suggested Collection Scoring Dates	15 =====>	16* Scores of 000-003	17 Scores of 004-006 and recycle	18 Scores of 007-008 and recycle
19	20 Scores of 009-010 and recycle	21 Scores of 011-030 and recycle	22 Scores of 031-044 and recycle	23 Scores of 045-066 and recycle	24 Scores of 067-070 and recycle	25 Scores of 097-099 and recycle
26	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up		

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May 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14 Suggested Collection Scoring Dates <=====>	15 =====>	16* Scores of 000-003
17	18 Scores of 004-006 and recycle	19 Scores of 007-008 and recycle	20 Scores of 009-010 and recycle	21 Scores of 011-030 and recycle	22 Scores of 031-044 and recycle	23 Scores of 045-066 and recycle
24	25 Memorial Day	26 Scores of 067-070 and recycle	27 Scores of 097-099 and recycle	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up
31 Recycle and follow up						

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June 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12 ←-----	13 Suggested Collection Scoring Dates
14	15 -----→	16* Scores of 000-003	17 Scores of 004-006 and recycle	18 Scores of 007-008 and recycle	19 Scores of 009-010 and recycle	20 Scores of 011-030 and recycle
21	22 Scores of 031-044 and recycle	23 Scores of 045-066 and recycle	24 Scores of 067-070 and recycle	25 Scores of 097-099 and recycle	26 Recycle and follow up	27 Recycle and follow up
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July 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3 Independence Day	4
5	6	7	8	9	10	11
12	13 ←=====	14 Suggested Collection Scoring Dates	15 =====→	16* Scores of 000-003	17 Scores of 004-006 and recycle	18 Scores of 007-008 and recycle
19	20 Scores of 009-010 and recycle	21 Scores of 011-030 and recycle	22 Scores of 031-044 and recycle	23 Scores of 045-066 and recycle	24 Scores of 067-070 and recycle	25 Scores of 097-099 and recycle
26	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up	31 Recycle and follow up	

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August 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14 Suggested Collection Scoring Dates	15
		<----->				----->
16	17* Scores of 000-003	18 Scores of 004-006 and recycle	19 Scores of 007-010 and recycle	20 Scores of 011-030 and recycle	21 Scores of 031-044 and recycle	22 Scores of 045-066 and recycle
23	24 Scores of 067-070 and recycle	25 Scores of 097-099 and recycle	26 Recycle and follow up	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up
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September 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7 Labor Day	8	9	10	11	12 ←=====
13	14 Suggested Collection Scoring Dates	15 =====→	16* Scores of 000-003	17 Scores of 004-006 and recycle	18 Scores of 007-008 and recycle	19 Scores of 009-010 and recycle
20	21 Scores of 011-030 and recycle	22 Scores of 031-044 and recycle	23 Scores of 045-066 and recycle	24 Scores of 067-070 and recycle	25 Scores of 097-099 and recycle	26 Recycle and follow up
27	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up			

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October 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12 Columbus Day Scores of 000-003	13 ←-----	14 Suggested Collection Scoring Dates	15 -----→	16* Scores of 000-003	17 Scores of 004-006 and recycle
18	19 Scores of 007-008 and recycle	20 Scores of 009-010 and recycle	21 Scores of 011-030 and recycle	22 Scores of 031-044 and recycle	23 Scores of 045-066 and recycle	24 Scores of 067-070 and recycle
25	26 Scores of 097-099 and recycle	27 Recycle and follow up	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up	31 Recycle and follow up

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November 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11 Veteran's Day	12 ←=====	13 Suggested Collection Scoring Dates	14 =====→
15	16* Scores of 000-003	17 Scores of 004-006 and recycle	18 Scores of 007-008 and recycle	19 Scores of 009-010 and recycle	20 Scores of 011-030 and recycle	21 Scores of 031-044 and recycle
22	23 Scores of 045-066 and recycle	24 Scores of 067-070 and recycle	25 Scores of 097-099 and recycle	26 Thanksgiving	27 Recycle and follow up	28 Recycle and follow up
29	30 Recycle and follow up					

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December 2009 Standard

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12 ←=====	13 Suggested Collection Scoring Dates
14	15 =====→	16* Scores of 000-003	17 Scores of 004-006 and recycle	18 Scores of 007-008 and recycle	19 Scores of 009-010 and recycle	20 Scores of 011-030 and recycle
21	22 Scores of 031-044 and recycle	23 Scores of 045-066 and recycle	24 Scores of 067-070 and recycle	25 Scores of 097-099 and recycle	26 Christmas Day	27 Recycle and follow up
	28 Recycle and follow up	29 Recycle and follow up	30 Recycle and follow up	31 Recycle and follow up		

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