

**PRESENTATION OF LEGAL
SERVICES**

OPTIMAL
RECOVERY

www.theoptimalrecovery.com

- This professional firm offers its clients **personalized service** backed by solid **experience**, which ensures **rigour** and **dedication** in our legal practice.
- We specialize in **managing contentious collection of default debt.**
- Our firm offers **comprehensive management solutions** for the legal collection of all types of debt (consumer finance, investments, etc.) on instructions from counsel regarding the appropriate judicial proceedings:
 - Mortgage and Executive (ETJ, ETNJ)
 - “Cambiarío” and “Monitorio”
 - “Ordinarios” and “Verbales”
 - “Proceso Concursal -bankruptcy proceedings, insolvency proceedings, etc.-
- We subject **all phases and milestones of court proceedings to rigorous control, reviewing them regularly** to detect incidents and **speed up processing times.** Whenever necessary, we adapt to the action and follow-up protocols required by our customers.
- Our firm reinforces the debt claim process through the courts with parallel **out-of-courts actions** focused on exhausting all resources and ensuring the fastest and cheapest possible resolution for our clients. These actions are performed by qualified judicial recovery management professionals.
- We advise clients on whether to prosecute, as well as on the stipulation of the adequate procedural time and solvency requirements for that purpose.

- We have a team of professionals with over ten years of experience in the field of judicial dunning. We also use tools designed for effective management and timely monitoring of investor and servicer NPL portfolios.

Tool

Management Tool

- Tailored to each portfolio
- Custom solutions
- The people responsible for each portfolio know the status of each case at all times, which allows them to apply necessary remedial measures instantly.

Technology

- Easy and Scalable
- Developed with the best market practices

Services

- Due Diligence
- Due Diligence for “Large Tickets”
- Judicial Management
- Specialized “Large Tickets” (UPB ≥ €400,000) management
- Parallel out-of-court debt negotiation management with debtors and/or their representatives.

- Our firm offers **comprehensive judicial dunning solutions**, tailoring its actions according to the origin of the debt, the type of debtor and the amount of the debt.

Due Diligence Portfolios

- Review and validation of data
- Document review
- Legal analysis

"Large Ticket" Due Diligence UPB ≥ € 400,000

- Review and validation of data
- Document review
- Legal analysis
- Collateral analysis
- Estimating timing and costs
- Determining strategies

Judicial Portfolio Management

- Substitution of successor for a deceased debtor
- New processes
- Bankruptcy/ Insolvency Management

"Large Ticket" Management UPB ≥ €400,000

- Determination of likelihood of recovery and estimates of timing and cost, at reduced costs for the servicer and the investor, based on a proprietary method
- Resolution strategies
- Implementation of the same

Experience

Based on their experience and their negotiation capacity, OPTIMAL RECOVERY has managed NPL portfolios for Investors and Servicers for years.

Current assets under management: €200 million and over 4,000 cases

	Portfolio A 2013/May	Portfolio B 2013/Oct	Portfolio C 2014/Apr	Portfolio D 2014/Nov
€ millions under management	€100 million	€45 million	€20 million	€45 million
Court Cases	1,300	1,200	400	800
% Admissions	75%	55%	30%	20%
% of cases with recovery	20%	15%	10%	7%
% of cases with improvements	25%	20%	10%	5%
Agreements >50K	20	10	3	8

- **OPTIMAL RECOVERY** currently manages four NPL portfolios in different legal conditions, for two international investors.
- **OPTIMAL RECOVERY** undertakes proactive asset management, creating value for investors by providing thorough information on the status of each asset and the strategy followed to optimize profit on each of them, tailoring their approach to the type of debtor, the origin of the debt and the amount owed.
- The company makes active efforts to negotiate with debtors and ensure payment of debts through out-of-court settlement agreements.
- The firm has also collaborated on more than 20 due diligence projects involving different assets (secured and unsecured) since 2011, for different international servicers and investors.
- It has developed its own system of evaluation and management of “Large Tickets” (UPB≥€400,000), which allows it to launch the appropriate strategies to optimize chances of recovery.

Policies and Principles

Respect for customers is of vital importance for OPTIMAL RECOVERY, as well as compliance with the Data Protection Act.

Customer Care

- Treating customers with respect;
- Appropriateness and transparency;
- Responsible and ethical conduct, providing customers with all the necessary information to help them make the best decision depending on their interests and needs;

Data Protection

- Legal compliance policy to ensure safe and confidential treatment of customer information;

"We find the meeting point between creditors and debtors to solve default problems with respect and rigour."

"It is essential to focus debt recovery differently based on the type of debtor, the origin of the debt and the amount owed."

"The creditor deserves payment of receivables in a timely manner."

"The debtor who complies should be classified better than those who do not."

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