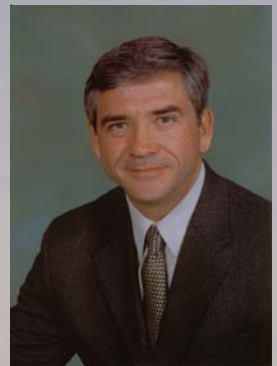


DEBT BUYERS' SAFARI



**Guest Speaker
Michael Durant**



**February 8 - 10, 2005
The Mirage Casino-Hotel
Las Vegas, Nevada**

Tuesday, February 8, 2005

- 6:45 a.m. **Golf Tournament**, Shuttles Depart - Shuttle Sponsor: The Debt Marketplace, Inc.
- 12:00 p.m. **Registration Continues** - Lanyard Sponsor: Experian
Tote Bag Sponsor: Absolute Resolutions Corp.
- 5:30 p.m. **Opening Reception** - Sponsor: Max Recovery/eCAST
- 7:30 p.m. **Reception and Registration Concludes**

Wednesday, February 9, 2005

- 8:00 a.m. **Continental Breakfast and Exhibits** - Sponsor: Available
- 8:30 a.m. **General Business Meeting**
Everyone is Welcome
- 8:45 a.m. **Chair's Welcome**
Roger Knauf, Fourscore Resource Capital, LLC
2004 President, Debt Buyers' Association
- 9:00 a.m. **Keynote Address - Public Markets**
Joe LaManna, Principle, Head Group Leader, Financial Business Servicing Group
William Blair and Company
- 9:45 a.m. **FDCPA Compliance: Legal Update/Defense & Compliance**
Jesse Riddle, Riddle & Associates, PC
- 10:30 a.m. **Break & Exhibits** - Sponsor: Available
- 11:00 a.m. **Credit Bureau Reporting: Report or Not Report, That is the Question.**
Oscar Marquis, Esq., Oldaker, Biden & Belair, LLP
- 11:45 a.m. **Offshoring Collections**
Dave Kielkucki, SCCSolutions, Inc.
Lance Rosenzweig, STC Solutions - Philippines
Karen Powell, Keane Worldzen - India
- 12:30 p.m. **Lunch** - Sponsor: Available
- 1:30 p.m. **Guest Speaker - Michael Durant, CW4 (Retired), US Army**
Mr. Durant is a decorated MH60 Black-hawk pilot. He joined the 160th Special Operations Group in August 1988 serving in Prime Chance (Persian Gulf 1989), Just Cause (Panama invasion 1989), Desert Storm (Liberation of Kuwait 1991) and Gothic Serpent (Somalia 1993). He was shot down and held captive by hostile forces in Mogadishu, Somalia. He has written a bestseller about his experience, *In the Company of Heroes*.



Wednesday, February 9, 2005

- 2:30 p.m. **Legislative Update**
Robert 'Bob' Belair, Esq., Oldaker, Biden & Belair
- 3:15 p.m. **Break and Exhibits - Sponsor: Available**
- 3:45 p.m. **Recent FTC Rulemaking Regarding FACTA**
Joel Winston, Associate Director, Division of Financial Practices,
Federal Trade Commission
- 4:30 p.m. **International Sales**
Ken Maynard, Chair of the Debt Buyers and Seller Group (DBSG)
Director and Council Member of the Credit Services Association (CSA-UK)
Managing Director, Cabot Financial Group (Holdings) Limited
Gerald Coffin, Portfolio Management Canada Inc.
- 5:30 p.m. **Reception - Sponsor: Pending**
- There will be two drawings for \$100 in casino chips during the reception and a final drawing for \$300 in casino chips at the conclusion of the reception. You must be present to win the cash prizes! Exhibitors will also conduct drawings for various prizes they wish to donate.
- 7:30 p.m. **Reception Concludes**

Thursday, February 10, 2005

- 8:30 a.m. **Continental Breakfast and Exhibits - Sponsor: Available**
- 8:50 a.m. **Installation of 2005 Board of Directors**
- 9:10 a.m. **Chair's Welcome**
Gary Wood, Collins Financial Services, Inc.
Vice-President, Debt Buyers' Association
- 9:15 a.m. **Emerging Medical Debt Market**
Adam Holzhauer, Premium Asset Recovery Corp.
- 10:00 a.m. **Break and Exhibits - Sponsor: Available**
- 10:30 a.m. **Managing the Managers**
Mark Cavin, Director West Coast Operations - Arrow Financial Services, Inc.
- 11:15 a.m. **How We Got Started**
Chris Giles, Varde Partners, Inc. (Investor)
Dave Paris, Zenith Acquisition Corporation (Collection Agency)
Charles Pona, Weltman, Weinberg & Reis Co., L.P.A. (Collection Attorney)
Walt Collins, Collins Financial Services, Inc. (Reseller)
- 12:00 p.m. **Convention Concludes**

GENERAL INFORMATION
FEBRUARY 8 - 10, 2005
The Mirage Casino-Hotel
LAS VEGAS, NEVADA

Who Should Attend?

- Buyers and Sellers of Debt Portfolios
- Collection Attorneys
- Collection Agencies
- Collection and Recovery Professionals
- Consumer Lenders
- Investment Bankers
- Investment Consulting Agencies
- Industry Vendors

Comments from Past Attendees:

- “Best conference I have attended in years.”*
- “Content and information exceeded my expectations.”*
- “One of three conferences I must attend again next year.”*
- “I have recommended the DBA Conference to many of my colleagues.”*
- “A do not miss event for debt buyers.”*

Hotel Reservations

A block of rooms has been reserved at a special rate of \$159 per night, single or double occupancy, plus 9% tax*. Please make your hotel reservations directly with The Mirage Casino-Hotel prior to January 9, 2005. When making your reservations, identify your affiliation with the Debt Buyers' Association. All conference registrants who reserve a room and stay at The Mirage Casino-Hotel at the conference rate will receive a \$160 credit on their hotel bill at check out.*Taxes are subject to change without notice.

Hotel: The Mirage Casino-Hotel

Phone: (800) 499-6311 or (702) 791-7444

Exhibiting and Sponsorships

If you are interested in exhibiting, please contact the Debt Buyers' Association for exhibitor registration information. Exhibit space is limited to eighty, 8' x 10' spaces for this event.

Sponsorships are available for the continental breakfasts, breaks and lunch. If you are interested in sponsoring one of these events, please contact Dennis Hammond at the Debt Buyers' Association for more details.

Sponsors receive an opportunity for ad placement in the convention binder, a brief public introduction of the sponsor company during the convention, as well as signage displayed at the sponsored function.

Phone: 562-903-7222 - Fax: 562-903-7277 - E-mail: dennis.hammond@debtbuyers.com

DBA Annual Golf Classic

We will hold our 8th Annual Golf Classic on Tuesday, February 8, 2005 at the Paiute Golf Resort. Door prize and hole sponsors are welcome. Shuttles depart The Mirage Casino-Hotel at 7:30 a.m. with a Shotgun Start at 9:00 a.m. Registration fee of \$160.00 includes cart, range balls and more.

(See Golf Classic flyer for more information.)



REGISTRATION FORM
FEBRUARY 8 - 10, 2005
THE MIRAGE CASINO-HOTEL
LAS VEGAS, NEVADA

All registrants must complete and submit a separate form.

Name: _____

Title: _____

First Name or Nickname to use on Badge: _____

Organization: _____

Address: _____

City: _____ State: _____ Postal Code _____

Phone: _____ Fax: _____

E-mail: _____

Registration fees cover the general session, program binder, all breaks, meal functions and receptions.

Yes No Please assist us in planning by indicating if you intend to attend the Wednesday lunch.

Yes, I would like to receive Debt Buyers' Association information and marketing materials via email or fax.

PAYMENT INFORMATION:

Payment Enclosed (Please make check payable to the Debt Buyers' Association.)

Charge My Credit Card: VISA Mastercard American Express Discover

Card Number: _____ Exp. Date: _____

_____ / _____
Print name as it appears on card Signature

Card holder's address if different from above:

Postal Code

CONVENTION RATES

DBA Member Early Bird Rate - \$845	(Prior to 12/02/2004)
DBA Member Rate - \$945	(On or After 12/02/2004)
Non-Member Rate - \$1145	

CONTINUE TO BACK SIDE OF THIS FORM FOR MORE REGISTRATION INFORMATION

CANCELLATION CLAUSE:

The Association incurs expenses with the hotel, so we must, therefore, pass some of this expense on to an individual canceling. The following is a breakdown of cancellation charges. The Cancellation Clause applies to all registrants.

- Canceling before January 3, 2005, full refund.
- Canceling between January 3 and January 26, 2005, 50% refund.
- Canceling on or after January 27. **NO REFUNDS, NO EXCEPTIONS.**

HOTEL ACCOMMODATIONS:

A block of rooms has been reserved at a discounted rate of \$159 per night (plus 9% tax*) at The Mirage Casino-Hotel. The Association will be charged for all unsold rooms. Please make your reservations directly with The Mirage Casino-Hotel prior to January 9, 2005. Be sure to request the Debt Buyers' Association rate. All conference registrants, who reserve a room and stay at The Mirage Casino-Hotel at the conference rate, will receive a \$160 credit on their hotel bill at check out. A charge of \$30.00 will be added for each guest over double occupancy with a maximum of four (4) guests per room.

To make your reservation, contact:



The Mirage Casino-Hotel

800-499-6311

702-791-7444

*Taxes are subject to change without notice.

GOLF CLASSIC:

The 8th Annual DBA Golf Classic will be held at the Paiute Golf Resort on Tuesday, February 8, 2005. It will be a Shotgun Start at 9:00 a.m. Complete and submit a Golf Registration form if you wish to participate in this event. The Classic is open to conference registrants and speakers only. **No exceptions!**

TO REGISTER FOR THE CONFERENCE:

Registration forms may be mailed or faxed (please include charge card information) to the administrative office listed below. Make checks payable to the Debt Buyers' Association.

Debt Buyers' Association
10440 Pioneer Blvd., Suite 2
Santa Fe Springs, CA 90670
Phone: 562-903-7222
Fax: 562-903-7277
Website: www.debtbuyers.com



Golf Classic Registration

Tuesday, February 8, 2005
Paiute Golf Resort
Las Vegas, Nevada

**The Golf Classic is open to
Convention participants only.
No exceptions.**

Name: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

E-mail: _____

Foursomes Encouraged!

Preferred Partners:
(We cannot guarantee these requests)

1. _____
2. _____
3. _____

Fee includes:

Green Fees, Golf Cart, Range Balls and Box Lunch

Number Registered: _____ @ \$160 each

Total Amount Enclosed: \$ _____

Please attach Golf Classic Registration form for
each golf participant you are sponsoring.

If you have no preferred partners, please mark "none." The coordinators will assign you to a team.

All golf participants must be registered individually, even if another party is paying their golf fees.

Please select preferred payment option:

Payment enclosed (Please make check payable to the Debt Buyers' Association.)

Charge my credit card: VISA Master Card American Express Discover

Account No. _____ Expiration Date: _____

Signature: _____

Print name as it appears on card:

Card holder address if other than above:

Mail or fax your registration to:

Debt Buyers' Association
10440 Pioneer Blvd., Suite 2
Santa Fe Springs, CA 90670

Phone: 562-903-7222

Fax: 562-903-7277

Cancellation Policy: Sorry, no refunds will be made if cancelling on or after January 24, 2005.



Snow Mountain Course

8th Annual Debt Buyers' Association Golf Classic

Tuesday, February 8, 2005

7:30 a.m. - Shuttles Depart

9:00 a.m. - Shotgun Start

Paiute Golf Resort

Las Vegas, Nevada

Four-Person Scramble - Foursomes Encouraged!

Transportation Sponsor - The Debt Marketplace, Inc.

Golf Clubs Available to Rent - E-mail Barry to Reserve

Golf Classic Entry Fee: \$160/person

Dress Code: Shirts with collars required.

Participants are welcome to donate promotional items or prizes for tournament registrants!

Golf balls, tees, towels and golf related articles are always popular. A great way to market to all of your fellow golfers is through hole sponsorships. Give it a try!

For more information, contact:

Barry Lockwood at 760-944-4136

E-mail: blockwood@fourscorellc.com

Fax or mail your registration to:

The Debt Buyers' Association

10440 Pioneer Blvd., Suite 2

Santa Fe Springs, CA 90670

Fax: 562-903-7277



Sun Mountain Course