



Commercial Debt Buying 101

Learn How You Can “Cash-In” on the Emerging Commercial Debt Buying Market

What is Commercial Debt Buying?

Commercial Debt Buying is the purchasing of sophisticated delinquent or charged-off debts from a creditor for a fraction of the face value of the debt. The debt buyers can then collect on its own, utilize the services of collection agencies, repackage and resell portions of the purchased portfolio or any combination of these options as they see fit to do so.

Why You Should Take Commercial Debt Buying 101?

Market uncertainty, recession and unemployment are daily topics for conversation. Many people are very anxious about their futures. Why not control your future by becoming your own boss! Imagine . . . you can create and manage your own commercial debt portfolio with the help of the HSW, the **leading** Buyer of commercial-debt portfolios. Do you have questions about the program? Call program director Kayo McGann at 713-590-6012.

You are invited to Attend!

If you want a change in employment status or if you are seeking a career change, you are an ideal candidate for CDB 101. Entrepreneurs, investors, attorneys, collection agencies and leasing brokers should also attend this educational seminar. Plan now to take control of your financial future. Call Emily Navarro at 713-590-6009 to reserve your seat.

Registration Fee:

The registration fee of \$395 includes tuition, course materials and a networking lunch. Your satisfaction is guaranteed. You will be 100% satisfied with the program or you will receive a full refund!

Program Agenda

8:30-9:20	Welcome to Commercial Debt Buying 101/ Ten Actions Steps You Will Take Away
9:20-9:30	Names and Faces
9:30-10:20	Intro to Debt Buying: Making your first deal a "homerun" <ul style="list-style-type: none">▪ Identifying the Sellers▪ Available products you don't think of▪ The importance of due diligence▪ Scoring modals that separate the winners from the losers
10:20-10:30	Networking Break
10:30-11:20	Sales contract negotiation that helps you meet your targets (includes role-play sessions)
11:20-11:30	Discussion Break
11:30-12:30	Operating systems that keep your cash flow on schedule and on target
12:30-1:30	Table Topics and Lunch
1:30-2:20	Compliance and contract issues sellers don't want you to know
2:20-2:30	Question and Answer Break
2:30-3:20	Five Collection Strategies that works in today's economy
3:20-3:30	Strategy Break
3:30-4:30	Three (3) potential debt buying opportunities as your next steps

Your Seminar Leaders:



Michelle Rodriguez



Kayo McGann



Roy Lam



Speaker Bio

Michelle Rodriguez, President, HSW

HSW Financial one of the nation's leading buyers and servicers of commercial debt. HSW, with offices in Texas and California, buys both performing and non-performing commercial portfolios from banks and Equipment Leasing and Finance companies. Michelle has personally and professionally benefited from a 13 year tenured and successful career within the Equipment Leasing and Finance Industry working for companies such as GE Capital, First Sierra Financial, American Express Business Finance and Key Bank. Michelle has worked on portfolio acquisitions totaling one hundred and fifty million dollars (\$150,000,000.00). Michelle also holds a Bachelors of Science in Legal Studies and is currently completing her law degree with Concord Law School. Michelle has two published articles Commercial Debt Buyers – A Source of Needed Cash in a Down Economy and Commercial Debt Buyers: Bridging the Gap. Michelle is a member of the Equipment Leasing and Finance Association; the National Equipment Finance Association; Debt Buyers International and the National Association for Professional Women. Michelle supports the Equipment Leasing & Finance Foundation whose mission is to develop future-focused information and research for the Equipment Finance Industry. Michelle is also a Single parent to her teenage daughter and loves to spend her free time advocating the importance of Early Childhood Development. *Michelle says.... "It's been my life's mission to surround myself with ordinary people and help them to realize that they can do extraordinary things with a little effort."*

Michelle Rodríguez



Speaker Bio

Kayo McGann, Director of Portfolio Sales & Marketing, HSW

During the past three years, Kayo has successfully provided strategic portfolio analysis and expert negotiations for the nation's leading buyer of commercial lease debt, HSW Financial Recovery, LLC. Kayo has leveraged his industry expertise to meet the changing financial trends of the commercial lease marketplace which has allowed him to keep pace and maintain good client relations. Kayo has worked with industry leaders such as Key Equipment Finance, Hitachi Capital America and Equilease to name a few. Since Kayo's tenure with HSW, the company has acquired well over \$150MM in portfolio receivables.

Ever since 1995, Kayo McGann has successfully helped clients plan and coordinate their real estate and insurance activities, which has included assisting first time buyers to estate planning. Client preparation is Kayo's value proposition! Kayo's success was built on personal connections with people and ideas whether it's connecting with clients to improve their buying experience or connecting with the objectives for the coming year. Using that as his strength, Kayo made the transition from real estate and insurance to the Commercial Lease and Finance Industry. Kayo has been married for 13 yrs to his lovely wife Joy. He also enjoys ministering, public speaking, and taking exotic vacation trips.

"Kayo is very knowledgeable about the debt market and is very professional, trustworthy and courteous in his dealings with people. Ward Holliday/ Owner, Bankruptcy & Litigation Technology February 19, 2009

"Kayo is an experienced professional in acquiring non-performing loans and leases who is well versed in the buyers/seller and the overall market." Bob Thornton/ VP Capital Markets, ATEL Leasing February 23, 2009

Kayo McGann



Speaker Bio

Roy Lam, Quality Control Manager, HSW

Roy is an industry professional with more than 5 years of commercial leasing and receivables management experience working for companies such as First Sierra Financial, American Express Business Finance and Key Equipment Finance. Since joining HSW in June of 2008, he has been involved in the many aspects of HSW's portfolio acquisitions, servicing, and sales. Roy has also worked for Prucka Engineering, a Houston based company that manufactured cardiology and electrophysiology solutions for the medical industry, testing and evaluating both hardware and software. In many ways, these efforts are similar to the management of information within the realm of commercial debt buying: rigorous examinations must be performed to ensure the performance of the product to positively impact the bottom line! Consequently, Roy is able to transfer the expertise from the experience acquired and apply it to the process at HSW. Roy absolutely understands and appreciates the need for diligent assessments as well as the contribution technology presents in all phases of the process in order to produce a quality product.

Roy is motivated by a challenge, and is rewarded when the desired results are achieved with meticulous planning and preparation. Roy is currently pursuing his Bachelors of Science in Computer Information Systems at the University of Houston.

Roy Lam