



OFFICE OF THE PUBLIC AUDITOR

**Appendix A: Notice of Appeal Form
PROCUREMENT APPEAL**

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FILE No. OPA-PA -08-006

PART I- To be completed by OPA

In the Appeal of _____)
_____)
Oceania Collection Services)
(Name of Company), APPELLANT)
_____)

NOTICE OF APPEAL

Docket No. OPA-PA -08-006

PART II- Appellant Information

Name: Oceania Collection Services
Mailing Address: 220 South Route 4, Ste. 203
Hagatna, GU. 96910
Business Address: (same as above)
Daytime Contact No: 671-475-0859

PART III- Appeal Information

- A) Purchasing Agency: Chamorro Village
- B) Identification/Number of Procurement, Solicitation, or Contract: RFP No. CV08-007
- C) Decision being appealed was made on April 21 '08 (date) by:
 Chief Procurement Officer Director of Public Works Head of Purchasing Agency

Note: You must serve the Agency checked here with a copy of this Appeal within 24 hours of filing.

- D) Appeal is made from:
(Please select one and attach a copy of the Decision to this form)
 Decision on Protest of Method, Solicitation or Award
 Decision on Debarment or Suspension
 Decision on Contract or Breach of Contract Controversy
(Excluding claims of money owed to or by the government)
 Determination on Award not Stayed Pending Protest or Appeal
(Agency decision that award pending protest or appeal was necessary to protect the substantial interests of the government of Guam)

ORIGINAL

E) Names of Competing Bidders, Offerors, or Contractors known to Appellant:

Guam Marianas Collection Agency
Art Design
United Pacific Collection Agency

PART IV- Form and Filing

In addition to this form, the Rules of Procedure for Procurement Appeals require the submission together with this form of additional information, including BUT NOT LIMITED TO:

1. A concise, logically arranged, and direct statement of the grounds for appeal;
2. A statement specifying the ruling requested;
3. Supporting exhibits, evidence, or documents to substantiate any claims and the grounds for appeal unless not available within the filing time in which case the expected availability date shall be indicated.

Note: Please refer to 2 GAR § 12104 for the full text of filing requirements.

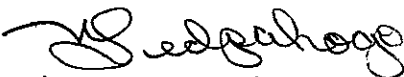
PART V- Declaration Re Court Action

Pursuant to 5 GCA Chapter 5, unless the court requests, expects, or otherwise expresses interest in a decision by the Public Auditor, the Office of the Public Auditor will not take action on any appeal where action concerning the protest or appeal has commenced in any court.

The undersigned party does hereby confirm that to the best of his or her knowledge, no case or action concerning the subject of this Appeal has been commenced in court. All parties are required to and the undersigned party agrees to notify the Office of the Public Auditor within 24 hours if court action commences regarding this Appeal or the underlying procurement action.

Submitted this 5th day of May 2008.

By: Oceania Collection Agency
APPELLANT

or 

By: Virge M. Tedpahogo
Appellant's Duly Authorized Representative

(Address) 220 South Rt. 4, Ste. 203 Hagatna, GU. 96910
(Phone No.) 671-475-0859

APPENDIX A

GROUND FOR APPEAL

The grounds for appeal are that the award was made to the lowest bidder, however, the lowest bidder was in fact your Appellant, but Appellant was not awarded the Contract.

Appellant was at the bid opening as was an authorized representative from each of the other bidders, Guam Marianas Collection Agency, Art Design, United Pacific Collection of Guam. The bid of Appellant was the very first bid to be opened, and so Appellant had no information or knowledge as to the bids of the other bidders at that time. Agency asked Appellant to specify its bid percentage, as no dollar amount was noticed within Appellant's bid when it was opened. Appellant's authorized representative stated that Appellant's compensation amount for the bid was twenty percent (20%) of the amount collected. Agency's representative specifically asked all of the authorized representatives of each of the other bidders present to vote their approval or objection to allow Appellant to put the twenty percent (20%) amount in writing. All of the authorized representatives of each of the other bidders specifically voted to, and agreed to have Appellant put the twenty percent (20%) amount /figure in writing immediately following the Bid Opening, as Appellant's bid was the first one opened and Appellant and Agency had at that point in time no knowledge whatsoever of the bid amounts of any of the other bidders.

Thereafter, the other bids were all opened, and Appellants was at twenty percent (20%) being the lowest bidder; with Guam Marianas Collection Agency being next at twenty-five percent (25%). The authorized representative for the Guam Marianas Collection Agency, known as JP, was present at the bid opening and along with everyone of the other bidders present, approved and agreed to letting Appellant type at that point its compensation amount of twenty percent (20%) as part of its bid.

Agency has said it is going to award the bid to the lowest bidder; which we now believe to be Guam Marianas Collection Agency, although their compensation amount was twenty-five percent (25%) but Appellant's amount is twenty percent (20%), and thus Appellant is in fact the lowest bidder.

STATEMENT SPECIFYING THE RULING REQUESTED

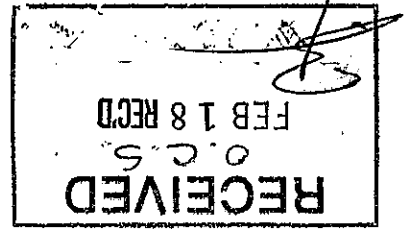
Appellant requests a ruling on this appeal that recognizes it as the lowest bidder as to this RFP and directly agree to award the contract to Appellant.

APPELLANT'S EXHIBITS

1. The R.F.P.
2. Appellant's Bid
3. Appellant's written amount of percentage for compensation
4. Agency's letter that it is awarding the contract to the lowest bidder.
5. Appellant's letter to Agency stating the award is in error and that Appellant was the lowest bidder and should be awarded the contract.
6. Agency's reply letter that it is not going to change its award

**I Sengsong Chamorro
The Chamorro Village
Depattamenton I Kaohao Guinahan Chamorro
Department of Chamorro Affairs
GOVERNMENT OF GUAM**

**BAD DEBT COLLECTION SERVICES
Proposal Package
RFP No. CV08-007**



A. GENERAL

The Department of Chamorro Affairs and Chamorro Village management are seeking proposals for bad debt collection services for the Chamorro Village facility located in Hagatna, Guam.

B. WORK REQUIRMENTS OF COMPANY

1. Accept all referred accounts assigned by Chamorro Village Office.
2. Shall act on behalf of Chamorro Village and perform in accordance with good faith and fair dealing.
3. Research and conduct investigations necessary to collect on referred accounts in an expeditious and professional manner.
4. Take all necessary steps to collect the total amount due on referred accounts in accordance with Guam and federal laws and regulations.
5. Immediately notify the Chamorro Village office in writing of all bankruptcy filings, billing disputes or other matters concerning referred customer account.
6. Maintain Chamorro Village referred account records for instant retrieval of information on any cancelled and recalled accounts.
7. Establish and enforce confidentiality procedures in protecting and safeguarding customer account information provided by Chamorro Village. These procedures shall be provided in writing to Chamorro Village as a condition precedent to entering into any contract with Chamorro Village.
8. Direct all request, reports or other communications with the Chamorro Village Manager or authorized designee(s).
9. Obtain a signed consent from the Chamorro Village Manager or authorized designee prior to engaging in any settlement for any account referred by Chamorro Village for less than the total amount referred and/or when the total payment term will exceed six (6) months.
10. Consult with Chamorro Village Manager on the resolution of billing disputes or to review charges or status of a referred account.
11. Provide a monthly detailed report to the Chamorro Village Manager on collection activities undertaken on each referred account and an account statement that will accurately identify the current status in a format approved by the Chamorro Village Manager. At a minimum, the report shall include the following information:
 - Referred account number
 - Customer name
 - Date the account was referred to agents
 - Total amount referred

- Total amount collected
 - Total balance to be collected as of reporting period
 - Last collection payment date
 - Recommend status of the account
 - A summary of all referred account to include
 - i. Total number of accounts referred
 - ii. Number of accounts contracted.
 - iii. Number of accounts cancelled by the agency.
 - iv. Number of accounts cancelled by Chamorro Village.
12. Provide a quarterly detailed listing of uncollectible referred accounts returned to the Chamorro Village office with an explanation of collection activities undertaken.
13. Recommend advantageous courses of action in resolving Chamorro Village referred customer accounts, to include the following:
- Abandonment/cancellation of account
 - Settlement of the account
 - Litigation of the account
 - Continue collection
 - Return to the office for review
14. Provide adequate staffing and notify Chamorro Village of any staffing changes that affects or disrupts collection service performance. Furnish the necessary personnel, facilities, equipment, materials, supplies, and services to fulfill the requirements of this agreement.
15. Assume all cost associated with collection efforts on referred customer accounts.
16. Receive payment on referred accounts in any form of cash or money order recovered and remit such payments by the 10th of each month to Chamorro Village office.
17. Provide a monthly remittance statement to Chamorro Village and must include the following:
- Name of debtor
 - Referred account number
 - Total amount referred
 - Date collected
 - Amount collected
 - Fees collected
 - Amount paid to Chamorro Village
 - Balance remaining

C. MISCELLANEOUS PROVISIONS

1. The Collection Service shall provide the Chamorro Village Management with information as to where their office or base of operation is located and phone numbers at which they may be reached during business hours and after hours.
2. The Collection Service must be a registered company on Guam and have been in business for at least one (1) year. Collection Service shall submit a copy of their current business license to the Chamorro Village Office.
3. The Collection Service will be available to meet with the Chamorro Village Manager and/or the President of Chamorro Affairs.
4. The Collection Service shall credit the Chamorro Village when service is not provided.
5. Pursuant to Public Law 26-111, minimum and prevailing wage determinations and benefits requirements are mandated for all contractors of the Government of Guam.
6. The Department of Chamorro Affairs reserves the right to reject any or all proposals, solicit new proposals, waive minor informalities or irregularities or award the company in whole or in part.

D. TERM OF CONTRACT

The contract shall be for a period of seven (7) months beginning **March 1, 2008 to September 30, 2008**, including weekends and holidays.

E. BILLING AND PAYMENT

The Company shall bill the Chamorro Village on a monthly basis and submit an invoice to the Department of Chamorro Affairs office. Payment shall be made no later than 30 days after date of receipt of invoice. If there is a dispute on payment, Government representative in charge of facility may request a meeting with the Company prior to payment if services for previous month have been deemed inadequate. This meeting to determine that deductions should be made so that the Chamorro Village does not pay for services not received.

F. DEADLINE & BID OPENING

All proposals must be submitted in original and five (5) copies to Department of Chamorro Affairs, Pacific News Building, 4TH Floor, Suite 408, Hagatna, Guam 96910 no later than **(DATE) FEBRUARY 26, 2008 (TIME) 10:00AM**. All proposals must be submitted to the President, Department of Chamorro Affairs. ***RFP(s) submitted after the date and time specified above shall be rejected.***

All RFP(s) shall be opened and reviewed immediately on the same day after the submission deadline above. A representative must be present during the bid opening for further information.

For additional information, please contact the Chamorro Village office at Tel: 475-0377 or
Department of Chamorro Affairs at Tel: 475-4278/9.

G. COMPANY INFORMATION & PROPOSAL AMOUNT

COMPANY NAME: _____

PHYSICAL ADDRESS: _____

MAILING ADDRESS: _____

CONTACT NUMBER (S): _____ OFFICE _____ FAX

OTHER NUMBER (S) : _____

CONTACT PERSON: _____

TITLE: _____

I am hereby submitting the following price proposal and acknowledge that I have read and understand all the work requirements, terms and conditions, deadline; including the miscellaneous provisions mentioned above.

MONTHLY COST: \$ _____

TOTAL AMOUNT: \$ _____

SIGNATURE: _____

PRINT NAME: _____

DATE: _____

OCEANIA COLLECTION SERVICES

220 South Rt. 4 Suite 203
Hagatna, Guam 96910-5009

February 26, 2008

Telephone No. (671) 475-0859
Fax No: (671) 477-0800

VIA HAND DELIVERY

DEPARTMENT OF CHAMORRO AFFAIRS
GOVERNMENT OF GUAM
ATTN: MS. SILVIA FLORES
DIRECTOR

Pacific News Building
4th Floor Suite 408
Hagatna, Guam 96910

Re: Oceania's Response to Bad Debt Collection Services; RFP No.: CV08-007

Dear Director Flores;

I, Paul Meno Iriarte, the owner of Oceania Collection Services hereafter OCS, do confirm that I am authorized to bind the Offeror contractually.

The name of my agency is Oceania Collection Services, and the location of the Collection Agency's principal place of business is 220 South Route 4, Suite 203, Hagatna, Guam 96910, with voice number 475-0859, and facsimile number 477-0800. The collection agency's EIN # is 586764085.

The abilities, qualifications, and experience of all persons who would be assigned to provide the required services are attached as Exhibit "D". I assure you that my collection agency is quite interested in providing the collection services for accounts that are referred by the Department of Chamorro Affairs.

I confirm that I have owned and operated the collection agency for more than the preceding five (5) years and is duly licensed to perform the collection Business in the territory of Guam per exhibit B a copy of my current Business licens. The collection agency has provided collection services similar in scope and size simultaneously within the previous years. Identifying particularly the collection of numerous accounts, more than one hundred (100) cases simultaneously for Guam Waterworks Authority, Guam Memorial Hospital Authority, Guam Power Authority. I am providing a Sample Listing of other clients, attached as Exhibit "C".

As one of the most established and most respected Collection Service companies, we have both the experience and resources to fully accomplish the objectives of this Bid within the scope of the services requested and within the time and parameters prescribed.

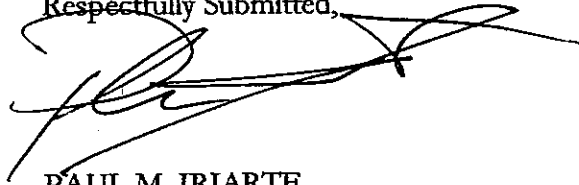
RFP No.: CV08-007

*Psalm 37:21 The wicked man borrows and does not repay; the just man is kindly and gives.
Romans 13:8 Owe nothing to anyone, except to love one another; for the one who loves another has fulfilled the Law.*

OCS operates in accordance with all Federal and Local Laws and regulations, and can fully and successfully operate in accordance with the rules, regulations and policies of Department of Chamorro Affairs for the collection of its referred Accounts Receivables.

I look forward to meeting with you after the review process to analyze the collection fees and details of a contract.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read 'Paul M. Iriarte', written over a horizontal line.

PAUL M. IRIARTE
Owner

CONTENTS OF PROPOSAL

Request For Proposal Document

Cover Letter

TAB A Drug Free Workplace Program and Affirmative Action Plan

TAB B I. MANNER IN WHICH SERVICES WILL BE PROVIDED
EXHIBIT "A" Business License

TAB C II. PROPOSER'S INFORMATION
EXHIBIT "B" Sample Listing of References

TAB D III. PROVISION OF COLLECTION SERVICES AND ASSUMPTION OF ACCOUNTS
IV. CERTIFICATION
EXHIBIT "C" Collection and Professional Background Experience
EXHIBIT "D" Notarial Certificate

The Office maintains a company policy and Employee Handbook as an explanation of Oceania Collection Services' employment policies and procedures for operations.

DRUG FREE WORKPLACE PROGRAM

I confirm that Oceania Collection Services is zero tolerant for drug, and alcohol use. At the direction of Oceania's Management, all employees may be directed to undergo random drug testing for possible usage. Employees acknowledge that in the event of any violation for the zero tolerance policy, they will be counseled and given a referral to Department of Public Health Substance Abuse Center. In the event of a repeated violation they can be immediately released from employment without further warnings or counseling.

EQUAL OPPORTUNITY EMPLOYER

Oceania Collection Services is an Equal Opportunity Employer. It is the policy of Oceania Collection Services to employ qualified people. Employee selection is based solely on the ability to perform the job without regard to race, color, religion, sex, national origin, age, ancestry, or marital status.

All employees acknowledge that I have received a copy of the Office Policies and Employee Handbook and I have read these documents and understand its contents.

All employees understand and agree that all learned information within the office is not to be discussed with any other person or persons that is not employed within the office.

I. MANNER IN WHICH SERVICES WILL BE PROVIDED

Oceania Collection Services ("Agency") will provide all of the following collection services to the Department of Chamorro Affairs. The Agency will handle the collection of delinquent accounts in accordance with Federal Laws, Territorial Laws, and the rules and regulations, and policies of Department of Chamorro Affairs, as well as acting in accordance with the professional standards and the Code of Ethics of the American Collectors Association.

The Agency will accept all referred accounts both Commercial and Residential assigned by Department of Chamorro Affairs, regardless of amount, and:

1. Conduct such investigations as are necessary and efficient to carry out the collection process.

The Agency is well equipped to undertake investigations as to the location of debtors and guarantors as applicable, of delinquent accounts so as to serve demand letters upon them and to make phone calls to encourage payment in the least onerous yet effective manner. The Agency's staff investigators are experienced in dealing with government agencies such as the Department of Land Management and the Department of Revenue and Taxation to identify attachable assets of such debtors and guarantors. The Agency's staff investigators are trained and experienced to assure that the necessary investigations are conducted in a discreet and professional manner.

2. Conduct non-litigation collection efforts.

The Agency is experienced in the collection of accounts receivable in the easiest and fastest manner, without embarrassment or difficulty to the debtors whenever possible. Protecting the reputation of Department of Chamorro Affairs and preserving the future business relationship between Department of Chamorro Affairs and the debtors are among the Agency's primary concerns in conducting its non-litigation collection efforts. The Agency has developed a format for collection of accounts receivable without litigation in accordance with the Fair Debt Collection Practices Act as developed by the American Collectors Association using letters and telephone contacts, that have been designed to elicit payment from debtors as early as possible. The personnel of the Agency have been trained and are skilled in the use of telephone conferences to persuade debtors to pay their delinquent accounts as quickly as possible.

The Agency has purchased from the American Collectors Association, a series of training materials which include audio and video cassettes regarding telephone techniques and the manner and psychology of telephone calls to debtors so as to comply with the Fair Debt Collection Practices Act and thereby adhere prompt payment of accounts.

3. Recommend to Department of Chamorro Affairs' the abandonment of an account, settlement of an account or litigation on account as necessary.

The Agency will make appropriate recommendations to Department of Chamorro Affairs depending upon the size of the account. The cost of collecting the account, the nature of the inability or refusal of the debtor to pay the account. The future public relations and business reputation of Department of Chamorro Affairs, and the desires of Department of Chamorro Affairs in terms of collecting an account and the possible benefits of writing off the account versus litigation of the account or pursuit in Bankruptcy Court.

4. Commence litigation with Department of Chamorro Affairs's consent.

Upon the determination of Department of Chamorro Affairs that it is desirable to process a delinquent account through the Court system, the Agency has complete facilities available with which to process through the legal system collection actions for Department of Chamorro Affairs at all phases of the proceedings, from the

preparation and filing of a complaint in Court and the utilization of the Agency's licensed process, servers, to obtaining judgment. The Agency is skilled and experienced so as to efficiently move the collection litigation to completion within the context of its normal daily operations. All litigation of Department of Chamorro Affairs cases will be processed through the Small Claims Court or the regular court within the Superior Court of Guam as appropriate. The Agency will work with any Attorney of Department of Chamorro Affairs's choosing for collection litigation, or the Agency can utilize Attorney services from among the Law Firms the Agency works with, particularly the Law Offices of Attorney Frank Gumataotao and the Law Offices of William L. Gavras. The Agency can also coordinate with off island Law Firms as and when appropriate; with the consent of Department of Chamorro Affairs being first obtained.

5. Collect any Judgment recovered and Transmit sums received to Department of Chamorro Affairs.

The Agency has developed the skill and experience with which to efficiently collect judgments for the Department of Chamorro Affairs within the context of its normal daily operations in coordination with an attorney. The Agency is thoroughly knowledgeable regarding the use of Judgment-Debtor Examinations, Orders to Show Cause, Warrants of Arrest, Writs of Execution, Possession, and Garnishment and foreclosure sales as necessary, to collect judgments.

6. Receive payment, as authorized, in any format including cash, check, or money order, drafts, or other instruments, provided that collected sums shall be sent to the Department of Chamorro Affairs as specified. The Agency may not settle an account for less than the amount owed without prior authorization from Department of Chamorro Affairs.

The Agency maintains receipt books and accounting computer data entries to record the payments. The collection software the Agency utilizes is specifically designed and implemented to provide allocations to clients on whatever basis is desired.

7. Agency remittance statement will include as described, the Agency will work closely with the designated representative and / or a designated contact person.

The Agency will utilize its considerable collection expertise developed through years of interaction with the Agency's clients in handling delinquent accounts and accounts receivable. Consistent with the Agency's standing practice, accounts will be compromised or settled only with the specific authority of Department of Chamorro Affairs. The Agency is fully competent to advise the client and provide recommendations as to the desirability of accepting a compromise of an account to help Department of Chamorro Affairs to make appropriate decisions and authorizations regarding such accounts.

The Agency will provide all necessary account status information as described.

- i. Customer Account Number;
- ii. Customer Bill Number;
- iii. Customer Name;
- iv. Collection Status Code;

- v. Date the account was referred to Agents / Agencies;
- vi. Total amount referred;
- vii. Total amount collected;
- viii. Total balance to be collected as of reporting period;
- ix. Last collection payment date; and
- x. Recommend status of the account; and
- xi. A summary of all referred accounts, to include;
 - a. The total number of accounts referred;
 - b. Number of Accounts Contacted;
 - c. Number of Accounts cancelled agency; and
 - d. Number of accounts cancelled by the Office.

These variables and the processes for making appropriate recommendations are integrated into the standard operating procedure of the Agency. The reports will be generated and reviewed in a timely manner and provided to Department of Chamorro Affairs for its review and consideration on a quarterly basis.

8. Keep and not assign referred accounts to other Agencies or Attorneys for assistance in collection without prior knowledge or approval of Department of Chamorro Affairs.

As fully detailed in this proposal, the Agency, can function as a turnkey collections agent / agency and provide all necessary services, from referral of accounts through remission of all monies due, as required by the contract.

9. Understand that all expenditures to effect collection of accounts shall be borne by the Agency.

The Agency has long borne all expenditures and fees necessary to affect collection of accounts on behalf of its collection clients. The management of the Agency is capable of maintaining accounts and records for Department of Chamorro Affairs to the Authority's satisfaction.

10. Remit all monies, collected the previous month no later than the tenth (10th) day of the month following the close of the previous month.
The Agency's system will be programmed to compute and remit all monies due to Department of Chamorro Affairs by the tenth (10th) day of the month following the close of the previous month. Thereafter, an appropriate invoice will be submitted by the agency to the Department of Chamorro Affairs.
11. Act in the best interest of Department of Chamorro Affairs, when attempting to collect outstanding debts.

The Agency will act in the best interest of Department of Chamorro Affairs whenever seeking to collect accounts. The Agency will regularly contact Department of Chamorro Affairs assigned contact person regarding the nature of delinquent accounts, the circumstances of debtors making payments on the accounts, and recommendations as to further collection efforts to allow Department of Chamorro Affairs to make informed decisions before any activity is undertaken other than the regular receipt of funds and establishment of payment arrangements.

12. Credit Bureau Reporting

The Agency will report all uncollected accounts to our National Credit Bureau Trans Union only after all means of normal collection efforts have proved ineffective. This will be of no cost. The Agency expressly agrees to comply with all provisions of the Fair Credit Reporting Act (15 USC 1681 et seq.) and the Fair Credit Reporting Agency, with whom the Agency has a reporting agreement, and is in the business of furnishing computerized credit reporting services to credit grantors and credit bureaus operating throughout the United States. And all other applicable laws in the making of any such reports, done only after completing all due notifications.

EXHIBIT

“A”

II. PROPOSER'S INFORMATION

1. Proposal for: Collection Agency Services

2. Name of Organization / Address & Telephone Number(s)

Oceania Collection Services
220 South Route 4, Suite 203
Hagatna, Guam 96910
Voice Number (671) 475-0859
Facsimile Number (671) 477-0800

3. Average number of employees over a period of twelve (12) months: ten (10)

4. Contact Person(s) Who Will Administer Contract:

Name: Paul M. Iriarte / Owner or
Virge M. Tedpahogo / Assistant Manager

Address: 220 South Route 4, Suite 202
Hagatna, Guam 96910

Voice Number: 475-0859

Fax Number: 477-0800

5. Experiences and qualifications of the Company's Personnel are attached hereto as Exhibit "C".

6. Organization and Personnel

The Agency has its principal place of business at 220 South Route 4, Suite 202, Hagatna, Guam. We are an Equal Employment Opportunity Employer and have a Zero Tolerance for drug and alcohol abuse as boldly stated in our Standard Operating Procedures' Employee Handbook.

My collection agency has been in existence for over five (5) years, a copy of my present Business License is attached as Exhibit "B".

The Agency adheres to the ethics and standards of the American Collectors' Association. The management subscribes to the association's collection standards and has attended its conferences and collection seminars over the years'. The Agency has access to the resources of the Attorney Forwarding Network, a national directory of collection attorneys, Clearinghouse Quarterly, a national listing of collection agencies, and ACA Online, and electronic information network collection software.

The Agency is equipped with office facilities, equipment, and debt collection personnel to collect delinquent debt accounts with the assistance, as necessary, of the Agency's investigators and

researchers. The Agency interfaces through its over fourteen years of collection experience, of which includes collection litigation.

Collectively as an organization, the Agency has a tradition of providing a full range of collection services for a variety of government and private organizations for delinquent medical, retail, commercial, rental, and personal debts as well as for bad checks. In this context, the Agency's mission has always been to provide prompt and comprehensive turnkey services from initial referral to completion of pre-litigation or post-judgment collections.

OCS simultaneously works with more than two (200) hundred accounts for each of these Government agencies. The names and contacts for three Government Agencies of similar size and scope are:

- A. GUAM WATERWORKS AUTHORITY
Contact Person: Lori Cruz
Upper Tumon
Voice Number: 647-7803

- B. GUAM MEMORIAL HOSPITAL AUTHORITY
Contact Person: Daniel Matanane
850 Governor Carlos G. Camacho Road
Tamuning, Guam 96911
Voice Number: 647-2165

- C. GUAM POWER AUTHORITY
Contact Person: Ben Carbullido
PO Box 2977
Hagatna, Guam 96932
Voice Number: 647-5787

The collection services required for this program will be provided by the Agency's collection personnel which consists of: eight (8) collectors; two (2) administrators; and one (1) researcher and three (3) investigators. The entire staff is capable of assisting in collection delinquent accounts from individuals who speak various languages, and are knowledgeable in investigative and research operations.

The Agency's staff is highly qualified, experienced, and adept at performing the collection services required for this contract. The Agency will receive research, writing, Administrative and clerical support from the Agency's staff of clerical personnel.

The Management of the Agency possess over twenty (20) years of collection experience. This experience has been earned in both pre and post-litigation collections of delinquent accounts receivable.

7. Facilities and Equipment Assets

The Agency utilizes computer equipment and software specifically designed for collection and reporting of accounts receivable that will significantly increase the efficiency with which

Department of Chamorro Affairs will obtain its return on delinquent accounts referred for collection. The collections' software will allow the Agency to download collection referrals directly from Department of Chamorro Affairs computer files. The collections system will produce collection notices and automatically provide collectors with operations reports showing when various notices have expired and when various debtors have promised to pay on their accounts. The system will also produce thorough accounting, tracking, and disbursement reports to fully satisfy the requirements of Department of Chamorro Affairs collections agent/agency services contract.

In addition to the considerable specialized assets of its collection personnel, the Agency uses a LAN system, ten + IBM compatible personal computers, Hewlett-Packard, and EPSON FX-870/1170 printers for word processing, accounting, and client information management. We are completely prepared to maintain full operations in the event of power outages. Communications are assisted by PBX, telefax and mobile telephone. We maintain an up-to-date, extensive legal library of Federal and Guam law. Our office hours are as follows: Monday through Friday extend from 7:30 a.m. to 7:00 p.m., and Saturday's 9:00 a.m. to 12:00 p.m. In addition, the management is available by home telephones for client needs outside of business hours.

EXHIBIT

“B”

SAMPLE LISTING OF REFERENCES

The Agency provides collection services to a varied group of clients referring in excess of two hundred (200) accounts simultaneously. Amongst them are:

The Doctor's Clinic
Contact: Clyde Ulbenario
PO Box 11409
Tamuning, Guam 96931-1409
Voice Number: 647-5212

Isla Medical Services
Contact: Elvie Santos
Baltej Pavilion Building, Suite 3
415 Chalan San Antonio
Tamuning, Guam 96911
Voice Number: 646-0496

Guam Surgical Group
Contact: Anita Caseres
ITC Bldg., Suite 211
590 South Marine Corp Drive
Tamuning, Guam 96911
Voice Number: 647-7589

OTHER BUSINESSES:

Star Press Company
Contact: Joseph Cepeda
167C E.T. Calvo Memorial Park
Tamuning, Guam 96931
Voice Number: 646-4918

Catholic Cemeteries
Contact: Mary Apiag
850 W. Marine Corp. Drive
Hagatna, Guam 96910
Voice Number: 477-1842

Guam Financial Company
Contact: Marian Blas
Julale Center
424 West O'Brien Drive, Suite 232
Hagatna, Guam 96910
Voice Number: 472-3324

Advance Management
Contact: Gordon Tydingco
198 Adrian Sanchez Street
MHI Business Center Ste. 7
Harmon, Guam 96913
Voice Number: 649-6488

III. PROVISION OF COLLECTION SERVICES AND ASSUMPTION OF ACCOUNTS

The Agency can promptly begin turnkey collection services because of its ongoing collection practice and prior experience. The Agency can provide all necessary services, from referral of accounts through remission of all monies due, as required by the contract.

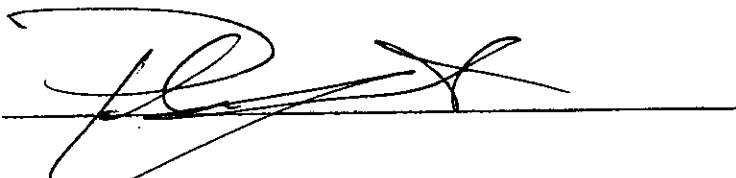
The Agencies specialized computer equipment and software will: (1) allow the Agency to download collection referrals electronically from Department of Chamorro Affairs computer files; (2) produce thorough accounting, tracking, and disbursement reports fully satisfy the requirements of the collections agent / agency services contract; and (3) significantly increase the efficiency with which Department of Chamorro Affairs will obtain its return on delinquent accounts referred for collection.

The Agency's collection practice conforms to the Fair Debt Collection Practices Act, the Code of Ethics and the Bylaws of the American Collectors Association. The Agency's updated educational and training materials regarding debt collection practices and procedures and regular participation in the conferences and seminars conducted by the American Collectors Association assure that the Agency's personnel are kept current regarding the laws, practices, procedures, computer hardware and software, and all other areas of development and concern in the debt collection industry.

IV. CERTIFICATION

The information contained in the proposal fairly presents the organization and its proposed operating plans for the specified project. I acknowledge that the organization is prepared to implement the program, or provide the services as specified in this proposal. I therefore certify that I am authorized to sign and submit this proposal on behalf of the organization.

SIGNATURE:

A handwritten signature in black ink, appearing to read 'P. Iriarte', is written over a solid horizontal line.

NAME:

PAUL M. IRIARTE
Owner.

EXHIBIT

“C”

PAUL MENO IRLARTE
Owner of OCS

COLLECTION
BUSINESS EXPERIENCE:

01/96 – Present Date Owner and Operator of Oceania Collection Services

Coordinates collections of delinquent accounts; and monitor payment schedule arrangements; ensures smooth business operations; employs and terminates subordinate personnel; supervising general staff including approving and / or disapproving leave requests; handles billing inquiries; meet with present and potential clients to discuss collection matters; authorized signatory for all documents related to agency's operation.

Trains and supervises collection personnel in efficient collection practices and procedures according to the Fair Debt Collection Practices Act; regulated work flow among the collectors; monitors workload and performance of staff to assure the smooth operation of the Agency.

04/95 - 01/96 LAW OFFICES OF DEL PRIORE & ASSOCIATES, P.C.

Staff Investigator

Worked closely with senior Attorney, personal injury legal assistants, and legal secretaries to locate individuals or entities involved in pending cases (collection, civil, domestic, personal injury, military, court-marital, criminal and probate); contacted appropriate government agencies (local/federal) to obtain necessary information; obtained clients/witness statements regarding pending cases; conducted thorough research at Government of Guam agencies regarding business background and real property assets necessary to establish foundation on pending cases; researched debtor history.

1993 - 1994 REVENUE & TAXATION, GOVERNMENT OF GUAM

Property Tax Tech I

Filled out new property cards per property owner; filed property cards; measured homes for tax purposes; sketched houses or lay out of houses on property; spoke with property owner; researched property location at Land Management; read cadastral maps, observed property for any topography problems.

1986 - 1988 LAW OFFICES OF DEL PRIORE & ASSOCIATES, P.C.

Investigator

Traced debtor location at the Department of Revenue and Taxation; researched information at any and all Government of Guam agencies; picked up client medical reports; interviewed clients, adverse party, police officer in charge of accident report; took photographs of accident scene; reviewed client's file; made appointments and interview client, adverse party and police officers; compile notes on cases; serve papers as a court-approved process server; work with Attorney regarding status reports on cases.

EDUCATION:

1986 GUAM COMMUNITY COLLEGE; Mangilao, Guam.

PROFESSIONAL LICENSES AND CERTIFICATES:

Certificate of Completion; Fair Debt Collection Practices Act issues for Owners

12th Annual *March 4 Success*, Healthcare Service Program, American Collectors Association in Scottsdale, Arizona

Marketing for Profit School, American Collectors Association in Keystone, Colorado

ASSOCIATIONS:

American Collectors Association

VIRGE M. TEDPAHOGO
Notary Public
Assistant Manager

Trains and supervises collection personnel in efficient collection practices and procedures according to the Fair Debt Collection Practices Act; regulates daily work flow amongst the collectors; monitors daily workload and performance of staff; ensures complete and timely updating of files and reports.

Process Client's reports and allocation; prepares payroll checks; handles accounts payables and receivables; prepares deposit slips to bank accounts; Trained and supervise collection personnel in efficient collection practices and procedures according to the Fair Debt Collection Practices Act; and HIPAA; regulated work flow among collectors; monitored workload and performance of staff; with or without the Manager, assures the smooth operation of the Agency. Additional duties beyond the call.

Assisted Data processor with input of new collection referrals; assigned as cashier to receive payments from debtors; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; with or without management, accomplishes and assures the daily office operations remains properly functional. Additional duties beyond the call.

GUAM MEMORIAL HOSPITAL
Cashier / Detailed Duty Collection Agent

Assigned as cashier within three different locations within the hospital such as the pharmacy, cafeteria, and business office. Prepared deposits for Accounts Receivables. Trained new cashiers and entertained walk-in patients regarding their accounts within the business office. Maintained manual tickler file and made telephone contact to patients with outstanding debts.

EDUCATION:

JOHN F. KENNEDY HIGH SCHOOL; Tamuning, Guam

CERTIFICATES & AWARDS:

Certificate of Completion (Fair Debt Collection Practices Act Issues for Owners
Facilitator, "The Process of Professional collections" Video Training Courses, November 2nd
"Top Collector of the Month" for May, \$31,357.77
"Top Collector of the Year", \$143,187.35
"Top Collector of the Month" for October, \$19,365.98
Facilitator, "The Process of Professional Collections" Video Training Course, July 12th
"Top Collector of the Month", April, \$19,659.79
"Top Collector of the Month", for January, \$31,317.97
"Top Collector of the Year", \$113,258.60
"Top Collector of the Month" for December, \$94,167.64
"Top Collector of the Month" for November, \$15,211.75
"Cash Handling / Check Acceptance" Self-Study Course, October 6th, Navy Resale & Services
Support Office, Department of Navy

LYN ARATA

Supervisor / Collection Specialist

Educate staff in usage of collection system; establishing compliance with the rules and regulations of the Fair Debt Collection Practices Act; negotiating payment plans with debtors to satisfy the client's request; answering debtor's questions about the debt; locate vehicle / property and take possession as directed by client.

JERREL CAMPO

Research Investigator / Collection Specialist

Investigate information on debtors' residential location and background information on assets and payment liability. Assist Data Processor with input of new collection referrals; assigned as a cashier to receive payments from debtors; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assisted management with daily office operations.

ALEX DEL PRIORE

Data Entry / Collection Specialist

Input new collection referrals, maintain all debtor files, retrieve any and all necessary documents for Collectors to legitimize any possible disputes from debtors. Prepare and disburse notices to the United States Postal Service all collection letters to debtors. Assist management and staff with daily office operations.

BENJIMEN MUNA

Collection Specialist / Cashier

Assist Data Processor with input of new collection referrals; assigned as a cashier to receive payments from debtors; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assisted management with daily office operations.

LORI SAN AGUSTIN

Bilingual Collection Specialist / Cashier

Assist Data Processor with input of new collection referrals; assigned as a cashier to receive payments from debtors; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assisted management with daily office operations.

HARRY ROBERT

Bilingual Collection Specialist / Investigator

Assist Data Processor with input of new collection referrals; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's

delinquent accounts; assisted management with daily office operations. Investigate information on debtors' residential location and background information on assets and payment liability.

FERLUS SORIS

Bilingual Collection Specialist / Investigator

Assist Data Processor with input of new collection referrals; monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assisted management with daily office operations. Investigate information on debtors' residential location and background information on assets and payment liability.

EDDIE HAWKINS III

Collection Specialist

Monitored debtor's accounts to recover monies due to clients; communicated with debtors to arrange payment schedule to satisfy client's delinquent accounts; assist Data Processor with input of new collection referrals; assisted cashier to receive payments from debtors; assisted management with daily office operations.

EXHIBIT

“D”



DEPARTMENT OF REVENUE AND TAXATION

GOVERNMENT OF GUAM

P.O. Box 23607

G.M.F. Barrigada, Guam 96921

Sole Proprietorship

EXPIRES: JUNE 30, 2008

BUSINESS LICENSE

SRL NO: 0821339

SSN#

R

EIN#

Service

ACCOUNT NO. 13-000971248-001

ISSUED TO:

TRIARTE PAUL M.

DOING BUSINESS AS:

OCEANIA COLLECTION SERVICES

TYPE OF LICENSE:

COLLECTION AGENCY

BUSINESS LOCATION:

LOT 5 BLK 21

HAGATNA GUAM

MAILING ADDRESS:

130 HERNAN CORTEZ AVE
HAGATNA GUAM

TELEPHONE: HOME

BUSINESS

ZIP: 96910

477-9760

6/29/07

PAID
JUN 29 2008
TREASURER OF GUAM

FEE	50.00
PENALTY	00
TOTAL FEE	50.00

AUTHORITY: TITLE XVII, GOVT CODE OF GUAM LICENSE
MUST BE PRODUCED UPON DEMAND TO ANY
AUTHORIZED GOVT OFFICIAL.
KEEP POSTED IN A CONSPICUOUS PLACE.

Artemio B. Irgan
ARTEMIO B. IRGAN

DIRECTOR OF REVENUE AND TAXATION

Oceania Collection Services
220 South Route 4, Suite 203
Hagatna, Guam 96910
Voice Number: 671-475-0859
Facsimile Number: 671-477-0800

February 26, 2008

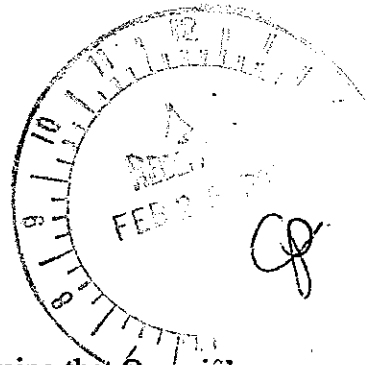
To Department of Chamorro Affairs;

I, Virge M Tedpahogo affix my signature below confirming that Oceania's Standard Collection Rate is at 33.33% but for New Contracts, we have our Introductory Rate of 20%.

If you have any questions or comments, feel free to contact my office. God Bless, thank you and have a wonderful day.

Sincerely,


Virge M Tedpahogo
Assistant Manager





DEPARTMENT OF CHAMORRO AFFAIRS
I SENGSONG CHAMORRO
Chamorro Village
Government of Guam

153 West Marine Corps Dr., Suite 201, Hagatna, Guam 96910
 Tel. No. (671) 475-0377 Fax No. (671) 475-0376
 Email: chamorrovillage@yahoo.com



Sylvia Flores
 Acting President

Honorable Felix P. Camacho
 Governor of Guam

Honorable Michael W. Cruz
 Lieutenant Governor of Guam

April 15, 2008

VIA FACSIMILE
 477-0800

Mr. Paul M. Iriarte
 Owner
 Oceania Collection Services
 220 South Route 4
 Suite 203
 Hagatna, Guam 96910

Re: RFP No. CV08-007
 Bad Debt Collection Service

Dear Mr. Iriarte:

We would like to thank you for submitting your proposal packet for the above service however as mentioned during the bid opening we needed time to review all proposals before making an announcement on the selected company.

This is a very sensitive process and we have therefore decided to select one vendor to handle the collection of our accounts payables based on the lowest percentage rate.

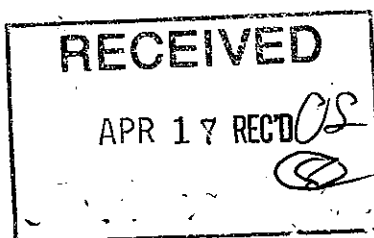
We would like thank you again for submitting your bid and encourage you in the future to re-submit again on our next bid opening sometime in September 2008.

Si yu'os ma'ase.

Michael A. Cura
 Chamorro Village Manager

Sylvia M. Flores
 President, Department of Chamorro Affairs

cc: file



OCEANIA COLLECTION SERVICES

220 South Route 4, Suite 203
Hagatna, Guam 96910

COPY

Voice Number (671) 475-0859
Fax No: (671) 477-0800

April 22, 2008

VIA FACSIMILE:
475-0376

DEPARTMENT OF CHAMORRO AFFAIRS
I Sengsong Chamorro, Chamorro Village
Government of Guam
ATTN.: MICHAEL A. CURA / Chamorro Village Manager
153 West Marine Corps Drive, Ste. 201
Hagatna, Guam 96910

Re.: Your Facsimile Dated April 15, 2008 with regards to RFP No. CV08-007; Bad Debt Collection Service

Dear Mr. Cura:

I write to do a follow up on our telephone conversation on Friday, April 18, 2008, approximately 2:15pm. To refresh the statement on your facsimile dated April 15, 2008, "Chamorro Affairs has decided to select one vendor to handle the collection of our accounts payables based on the lowest percentage rate and that Chamorro Village encourages us to re-submit again on the next bid opening sometime in September 2008."

To my recollection of the Bid Opening on February 26, 2008 which commenced at 10:00am, with the Conductor being Ms Sylvia Flores, President of the Dept. of Chamorro Affairs, the following proposed collection rates were as follows:

1. Oceania Collection Services 20% ◊
2. Guam Marianas 25% ◊
3. Art Design 32% ◊
4. United Pacific Collection Agency 33.33% ◊

Doesn't that qualify Oceania Collection Services to be of the lowest percentage rate? Although Oceania's RFP's Package did not contain the percentage rate, I reiterate that Oceania's RFP Package was the first package to be opened and the announcement of it's rate was stated to be 20% ◊, upon conclusion of all the Bid Openings, all attendees were in agreement that Oceania's verbal percentage rate will be accepted and honored and memorialized through my written statement submitted after the adjournment of the Bid Opening.

I kindly call upon Chamorro Affairs to assist with rectifying this problem as it would be in the best interest of the Govt. of Guam and the People of Guam, as any other award, except to Oceania would be arbitrary, capricious, and unlawful. I humbly ask to meet with you ASAP to confirm the correction as to whom is the lowest bidder, and that the awarding of the bid is to be bestowed upon Oceania. Kindly contact me to execute a date and time to meet, as time is of the essence on this matter. God Bless, thank you and have a wonderful day.

Sincerely,


VIRGE M. TENDENCIA
Assistant Manager

Cc: Ms. Sylvia M. Flores / President, Dept. of Chamorro Affairs

*Psalm 37:21 The wicked man borrows and does not repay; the just man is kindly and gives.
Romans 13:8 Owe nothing to anyone, except to love one another; for the one who loves another has fulfilled the Law.*



DEPARTMENT OF CHAMORRO AFFAIRS
I SENGSONG CHAMORRO
Chamorro Village
Government of Guam

133 West Marine Corps Dr., Suite 201, Hagatna, Guam 96910
 Tel. No. (671) 475-0377 Fax No. (671) 475-0376
 Email: chamorroville@yahoo.com



Sylvia Flores
 Acting President

Honorable Felix P. Camacho
 Governor of Guam
 Honorable Michael W. Cruz
 Lieutenant Governor of Guam

April 21, 2008

VIA FACSIMILE
 477-0800

Ms. Virge M. Tedpahogo
 Assistant Manager
 Oceania Collection Services
 220 South Route 4
 Suite 203
 Hagatna, Guam 96910

Re: Selection for Bad Debt Collection Service

Dear Ms. Tedpahogo:


In response to your inquire on the selection of the lowest bidder, we have decided in all fairness that we only allow the percentage rates given during the opening of bid selection meeting.

Additionally, my staff and I do not recall you or any of your representatives mentioning an introductory rate for new contracts below the 33.33% during the above meeting. We feel that allowing your letter with the new introductory rate after all other vendors have shared their percentage rates will only make this process entirely unacceptable.

Once again, we would like to thank you for submitting your proposal packet for the above service and we encourage you in the future to re-submit again on our next bid opening sometime in September 2008.

Si yu'os ma'ase.


 Michael A. Cura
 Chamorro Village Manager


 Sylvia M. Flores
 President, Department of Chamorro Affairs

cc: file