Premier Adjusters, Inc.
Houston ★ Austin ★ San Antonio ★ Corpus Christi

Operational Plan For 1501 Shady Grove Rd

Premier Adjusters, Inc. is a Texas corporation as of December 27th, 1984. The nature of our business is solely collateral recovery for lien holders when a customer's contract has been defaulted on. Our primary work comes from major banks, finance companies, and credit unions located all over the United States. Although none of our company offices are open to the public, our clients are regulated by the CFPB (Consumer Financial Protection Bureau) which means that we too must meet those requirements. All our offices are regularly and routinely site inspected by our clients for a clean and safe environment for all. We are licensed and insured to comply with the laws in the State of Texas, as well as to provide our clients with pertinent coverage in excess of $1,000,000.00 commensurate with today's judicial environment. Due to increased encouragement from our client pool to open a branch in the Dallas/Ft. Worth area, and after looking for several months for that right property, we feel we have found the perfect location at 1501 W. Shady Grove Rd. We feel that this location in Grand Prairie will provide a professional work environment for all future employees we will employ from this area.

Our corporate office is in Houston**,** with branch offices in Austin, San Antonio, and Corpus Christi. We currently employ approximately 52 employees full time company wide, many of which have been with the company for many years. Our Grand Prairie office will have 6 office employees when fully operational. We will have 2 field agents to start with operating two trucks in our service area, with two more added when fully operational. The Grand Prairie office will have an active alarm system on the building, along with inside and outside cameras that will be monitored by ADT Alarm Systems.

Our daily operations in the office are from 8:30 am to 5:30 pm Monday thru Friday, excluding Federal holidays. Incoming repossessed vehicles come in 24 hours a day. The ones that are brought in to the office are checked in and will be dropped off in the secured fenced off section of the property that has the fence slatted to obstruct the public view and placed in assigned spaces. Vehicles that are brought in will have pictures taken and a condition report completed. Locksmith services will be done on any vehicle that comes in with out keys, and personal belongings are inventoried and removed, boxed up, labeled, and stored for the customer to pick up if they do not redeem the mortgaged vehicle. All of this is done during normal business hours. Vehicles are then stored anywhere from a few hours up to 10 days. Most are redeemed back by the customer when they satisfy the past due debt, but others are transferred to area auctions to be sold.

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Our office operations are as follow:

Equipment: Telephone, Fax/Scanner, Internet, Office computers, Desks, Office supplies

Office employees will include:

- Office manager - Over sees all daily operations
- Two CSR's - Handles all incoming calls, processes incoming repossession orders, and recovered vehicle paperwork
- Transport/Release Clerk – Handles all paperwork for released property and vehicles. All transactions with customers are handled thru a release window
- Property clerk – Handles the storing and releasing of personal property to customers. All property that is not claimed after 60 days is sorted with personal identifying documents shredded, all other property is donated to a Goodwill facility, and all trash is placed in a trash receptacle.
- Lot attendant – Handles the condition reports and photos of incoming vehicles and releasing of vehicles to the customer if redeemed. Also maintains the landscape of the property.

Premier Adjusters is not in the business to sell, repair, or store vehicles for long periods of time. There are procedures set by our clients that we are not allowed to pick up any wrecked or damaged vehicle, normal procedures are to leave them where they are and provide pictures on those vehicles to the client and they arrange for their insurance department to handle them with a local salvage auction.

All company trucks are marked with visible company logos and are all late model Dodge 4500 or Ford F-450 wreckers. We will have 2 trucks to start out with, with 4 trucks when we are fully operational. All company trucks have Safety Vision DVR cameras that are recording at all times when in operation and have a "Live View" to monitor all drivers at any time. Our corporate office has night personnel that monitor all trucks company wide. Trucks are routinely issued to the employee who works in the field and are not kept at the office. All maintenance for oil changes will be done by Champion Express Lube in Grand Prairie. All major repairs are sent to the local dealerships due to the late model trucks and extended warranties we have on these trucks.

All employees are back ground checked at the pre-employment process to include drug screened on an annual basis as prescribed by our company employee manual.