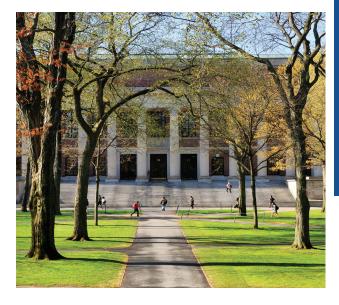
CORPORATE FACT SHEET







than years, Delta more 31 has superior recovery and offered management solutions to clients in the higher education, government, financial commercial industries. services and Delta's full range of collection services are bolstered by the use of advanced technology and data management tools, enhanced business practices, and strict to the dynamic regulatory adherence environment. Delta's comprehensive collection solutions include detailed portfolio analysis, outstanding customer service and a targeted approach designed to provide the greatest return to our clients.



The premier provider of collection solutions since 1986.



Mission

At Delta, we are dedicated to excellence and raising the standards by which performance is measured. Our mission is to serve as a seamless extension of our clients' business offices, capitalizing on our proven business process strategies to provide exceptional results and superior customer service.

Core Values

Integrity. We are dedicated to ethical practices that uphold the consumer's rights while protecting our client's image.

Client Satisfaction. We believe in fostering mutually beneficial partnerships with our clients driven by collaboration, responsiveness to client needs and achieving performance objectives.

Innovation. We are dedicated to investing in the latest technology to advance Delta's cutting-edge approach to account resolution.

Employee Development. We believe success is derived from investing in our employees through state-of-the-art training programs, continuing education and mentoring programs. We believe in taking a long-term view to employee development that grooms employees

for management positions and fosters dynamic organic growth.

Security & Compliance. In this continuously evolving regulatory environment, we believe in employing a "measure twice, cut once" strategy to physical security, safeguarding non-public information and protection our clients' assets.

Employees

Delta is staffed by more than 300 collection industry professionals and has the capacity to expand by 800 additional employees.

Centers of Excellence

Corporate Headquarters 100 Everett Avenue, Suite 6 Chelsea, MA 02150

Dover, NH Service Center 121 Broadway Dover, NH 03820



Merrimack, NH Service Center 21 Manchester Street Merrimack, NH 03054

Phoenix, AZ Service Center 2445 West Dunlap Avenue Phoenix, AZ 85021



Leadership Team

Christopher A. Riordan President

Michael W. Riordan Founder & Treasurer

David Riordan, Esq.Chief Compliance Officer & General Counsel

Danai Griffin
Chief Information Officer

Susan L. Hogan, CPA Chief Financial Officer

Keith VeneziaExecutive Vice President, Operations

Joseph J. Fazzini Executive Vice President, Business Development

Financial Growth

Delta's 3-year financial plan forecasts a 15% compound annual growth rate, and the company's annual revenue has increased by 256% throughout the past five years.

TO LEARN MORE ABOUT DELTA MANAGEMENT ASSOCIATES, INC., PLEASE CALL 800.688.6337 OR VISIT WWW.DELTA-MGT.COM

Delta provides comprehensive, strategic collection and portfolio management solutions. An industry expert, Delta maximizes return by being more efficient and cost effective in managing the account resolution process.

