



Makenna Kali
& Associates, Inc.

A large, faint, dark gray lightbulb graphic is centered in the background of the page. It has several short, thick lines radiating from the top half, suggesting light or ideas.

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WHY Consider Makenna Kali & Associates ?

Makenna Kali & Associates are experienced in all types of debt, including:

- Leasing & Structured Finance
- Commercial & Residential Property Management
- Product Wholesale
- Media Debt
- Healthcare Medical/Dental
- International Collections
- Judgment Recovery



Why?

...because we have over 25 years experience in the collection industry.



Why?

...because we are Licensed & Bonded. Many states don't require both or either. Additionally, since we are based in Arizona we are governed and regulated by the Arizona State Banking Department. This means that you can always feel secure doing business with Makenna Kali & Assoc.



Why?

...because we provide monthly reporting, immediate acknowledgment of accounts placed and timely remittance of money collected.



Why?

...because we use state of the art collection software and skip tracing tools.



Why?

...because at Makenna Kali & Associates you're not just another client. Each of our clients are viewed as an important part of the growth and success of our company and treated as such.



Why?

...because we have been in the industry long enough to see what works and what doesn't. We started Makenna Kali & Associates to eliminate what doesn't work and only utilize what produces results. And results equal money back to you.



Why?

...because we know you have a choice and we appreciate you considering Makenna Kali & Associates. We don't promise anything that we can't deliver.



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PRELIMINARY INVESTIGATIONS

- All accounts placed go through a Preliminary Investigation.
- We gather pertinent information on the debtor's financial status.
- We learn who else the debtor owes, who they're paying, who they're not paying, how much is in their bank account, whether they're on the verge of bankruptcy and much more.
- All information is used to determine the viability of a debtor's financial situation and whether they can or cannot pay.
- This process is unique to the industry. Most agencies just start by calling the debtor. We take the time to learn exactly how to approach them. Contact is still made in the first day.

WORK FLOW

- Accounts are worked until they are paid or completely uncollectible.
- No preset amount of time is established for how long an account should be worked.
- Accounts that must be closed are revisited every 90 days.
- Each account placed is worked by a minimum of 3 collectors unless they pay or file bankruptcy.

YOUR MONEY

- All funds are deposited into a non-interest bearing Trust Account.
- All funds are remitted directly from our Trust Account to you.
- We never use, touch or see your money.

SKIP TRACING

- We utilize the most up to date and state of the art skip tracing tools.
- Our skip tracing methods were taught by a Private Investigator with over 30 years experience in skip tracing.
- Our databases access over 50 Million records that are not available in any free directories.

CLIENT SERVICE

- The number one complaint by clients unsatisfied with their agency is not recovery but client service.
- Client service is and always will be our top priority.
- We customize what you need from the type of reports and when you need them to the type of approach you want us to use with your debtors.

ETHICAL POLICY

- We realize that we represent your company and we are trying to collect your money. As a result we function appropriately.
- We do not harass, threaten or insult your customers.
- All collectors are trained on each governing law and regulation in addition to our own code of ethics.

For A More Detailed Explanation Of All Of These
Please Visit Our Website www.mkadebt.com

LICENSED • BONDED • INSURED

We report to

Experian, Equifax

& Transunion

Makenna Kali & Associates

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888-652-2211

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STATUTE OF LIMITATION GUIDE BY STATE

STATE	ORAL AGREEMENTS	WRITTEN CONTRACT	PROMISSORY	OPEN ACCOUNT
Alabama	6	6	6	3
Alaska	6	6	6	6
Arizona	3	6	5	3
Arkansas	3	5	6	3
California	2	4	4	4
Colorado	6	6	6	6
Connecticut	3	6	6	6
Delaware	3	3	6	3
D.C.	3	3	3	3
Florida	4	5	5	4
Georgia	4	6	6	4
Hawaii	6	6	6	6
Idaho	4	5	10	4
Illinois	5	10	6	5
Indiana	6	10	10	6
Iowa	5	10	5	5
Kansas	3	5	5	3
Kentucky	5	15	15	5
Louisiana	10	10	10	3
Maine	6	6	6	6
Maryland	3	3	6	3
Massachusetts	6	6	6	6
Michigan	6	6	6	6
Minnesota	6	6	6	6
Mississippi	3	3	3	3
Missouri	5	10	10	5
Montana	5	8	8	5
Nebraska	4	5	6	4
Nevada	4	6	3	4
New Hampshire	3	3	6	3
New Jersey	6	6	6	6
New Mexico	4	6	6	4
New York	6	6	6	6
North Carolina	3	3	5	3
North Dakota	6	6	6	6
Ohio	6	15	15	6
Oklahoma	3	5	5	3
Oregon	6	6	6	6
Pennsylvania	4	6	4	6
Rhode Island	15	15	10	10
South Carolina	10	10	3	3
South Dakota	6	6	6	6
Tennessee	6	6	6	6
Texas	4	4	4	4
Utah	4	6	6	4
Vermont	6	6	5	6
Virginia	3	5	6	3
Washington	3	6	6	3
West Virginia	5	10	6	5
Wisconsin	6	6	10	6

We have composed this guide from multiple sources, however we are unable to guarantee the accuracy of each specific state. Prior to making a decision based on this information we encourage you to visit our website @ www.mkadebt.com which provides a link to the National Association of Attorney Generals for verification.