THIS AGREEMENT, made on the ___ day of __________, 19___, by and between the Santa Barbara City College, hereinafter for the purpose of this agreement to be referred to as COLLEGE and COASTAL TRADE SERVICES, hereinafter referred to as 'AGENCY'

WITNESSETH

For and in consideration of mutual promises and other good and valuable considerations, the parties herein agree as follows:

1. College will refer or assign to Agency claims for collection in a format that is mutually agreeable but may be changed from time to time by the College.

2. Agency will diligently apply all effort to effect collection of each account assigned but will refrain from using any approach, method or procedure which would be contrary or detrimental to College's policies or public image.

3. Agency will, before commencing legal action on any claim, request and receive written authorization in the form of an assignment.

4. Legal proceedings are to be brought in the name of the Agency only.

5. Agency will advance all court costs and bear the expense of retaining an attorney. If such costs are not recovered from debtor, they will be borne by the Agency.

6. Agency agrees to indemnify and hold College and its employees harmless from any liability, claims, damages and suits or other legal proceedings, by whomever and when ever brought, arising out of or relating to Agency's conduct concerning assigned claims. Said duty to indemnify and hold harmless includes the duty to defend College and its employees against such liability, claims, damages, and suits or other legal proceedings and to assume and pay all expenses of, and incidental to, such defense.

7. Agency and College agree that the Regulations set forth in the California Business and Professional Code is to govern withdrawal of assigned claims except, College has the right upon written notice to withdraw or suspend action.
on claims the College considers prudent to take such action. Agency is to waive its fee if any, in all such withdrawals or suspensions.

8. Agency agrees to follow all State and Federal Laws pertaining to the collection of debts.

9. Agency's records which relate to accounts assigned under this Agreement shall be kept in accordance with the accounting standards set forth by the State of California, Bureau of Collection and Investigative Services and shall be available for inspection by College during normal business hours.

10. Accounting for payments received is to be made to the College within fifteen (15) days following the month of collection. Statement is to show debtor's name, the amount of the payment, amount due College, Agency's fee, account number, year assigned, paid in full or partial payment.

11. Agency's fee is to be in accordance with Exhibit 'A' which is made a part of this Agreement.

SANTA BARBARA CITY COLLEGE
By: ____________________
Title ____________________
By: ____________________
Title ____________________

COASTAL TRADE SERVICES
By: ____________________
Title ____________________
Agency's fee is to be as follows:

1. Student Loans ........................................ 30%
2. Legal proceedings or forwarded out of area ........ 40%
3. Returned checks (bookstore accounts, etc.,) .......... 50%
THIS AGREEMENT, made on the ___ day of ________, 19___, by and
between the Santa Barbara City College, hereinafter for the purpose of
this agreement to be referred to as COLLEGE and ACCOUNTS ADJUSTMENT BUREAU,
hereinafter to be referred to as 'AGENCY'

WITNESSETH

For and in consideration of mutual promises and other good and valuable
considerations, the parties herein agree as follows:

1. College will refer or assign to Agency claims for collection in a format
that is mutually agreeable but may be changed from time to time by the College.

2. Agency will diligently apply all effort to effect collection of each
account assigned but will refrain from using any approach, method or procedure
which would be contrary or detrimental to College's policies or public image.

3. Agency will, before commencing legal action on any claim, request and
receive written authorization in the form of an assignment.

4. Legal proceedings are to be brought in the name of the Agency only.

5. Agency will advance all court costs and bear the expense of retaining an
attorney. If such costs are not recovered from the debtor, they will be borne
by the Agency.

6. Agency agrees to indemnify and hold College and its employees harmless
from any liability, claims, damages and suits or other legal proceedings, by
whomsoever and when ever brought, arising out of or relating to Agency's conduct
concerning assigned claims. Said duty to indemnify and hold harmless includes
the duty to defend College and its employees against such liability, claims,
damages, and suits or other legal proceedings and to assume and pay all expenses
of, and incidental to, such defence.

7. Agency and College agree that the Regulations set forth in the California
Business and Professional Code is to govern withdrawal of assigned claims
except, College has the right upon written notice to withdraw or suspend action
on claims the College considers prudent to take such action. Agency is to
waive its fee if any, in all such withdrawals or suspensions.

8. Agency agree to follow all State and Federal Laws pertaining to the
collection of debts.
9. Agency's records which relate to accounts assigned under this Agreement shall be kept in accordance with the accounting standards set forth by the State of California, Bureau of Collection and Investigative Services and shall be available for inspection by College during normal business hours.

10. Accounting for payments received is to be made to the College within ten (10) days of the preceding month. Statement is to show debtor's name, the amount of the payment, amount due College, Agency's fee, account number, year assigned, paid in full or partial payment.

11. Agency's fee is to be in accordance with Exhibit 'A' which is made a part of this Agreement.

SANTA BARBARA CITY COLLEGE

By: ______________________
Title ______________________

By: ______________________
Title ______________________

ACCOUNTS ADJUSTMENT BUREAU

By: ______________________
Title ______________________
Agency's fee is to be as follows:

1. National Direct Student Loans and Nursing Loans ............... 33.3%

2. Tuition loans ................................................... 33.3%
   However, if a lawsuit is filed to effect collection, Agency's
   fee is to be increased to ........................................ 40%

3. NSF and no account checks (bookstore accounts etc) .............. 50%