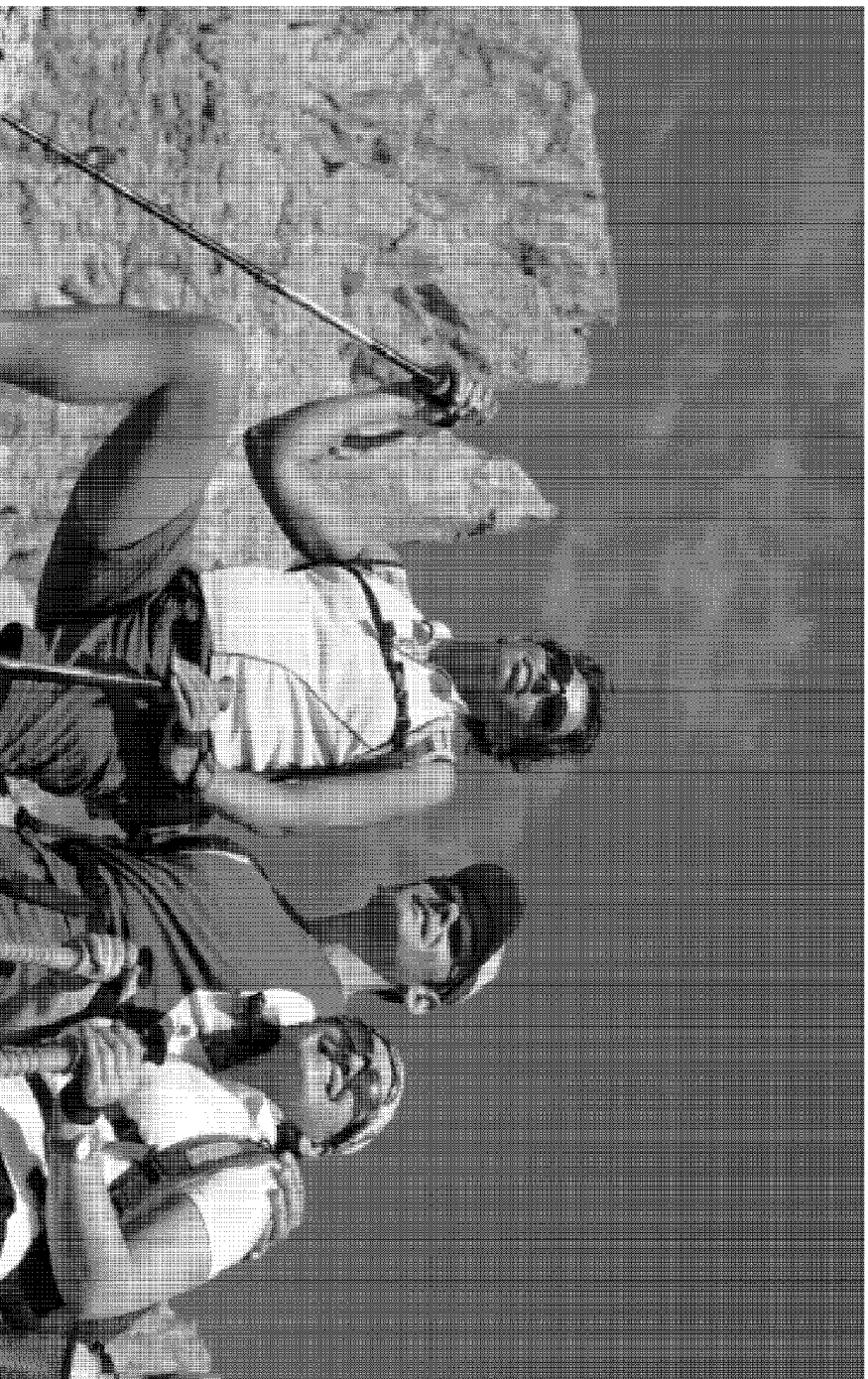


A skip tracing guide to locating Students.



The fundamentals of Skip Tracing.

- You need to make sure that you call all temporary disconnected numbers to see if the phone has been reconnected.
- Check Campus View for any numbers that have not been uploaded to Loan tracker and make attempts on all the additional contact numbers.
- If you still have not contacted the borrower you need to call all the references that the student listed on either the exit form or the promissory note that they filled out.
- After you have exhausted all the contact numbers off of Campus view you should then check the Lender sites to see if there is any additional information to contact the student at.

Working Accurint.

- After exhausting Loan tracker, Lender Sites, and Campus View for additional information you need to pull the students information on Accurint.
- Verify if there is any additional demographic information that may not be listed in Loan Tracker and contact any additional phone numbers that maybe listed to the student or the last known addresses for the student.
- In some cases it could be an address and phone number for the students parents when they lived with them.

Calling Relatives

- Next you want to click on the tab on the right hand side requesting Relatives, Associates, and Neighbors.
- In this group you want to concentrate on contacting relatives in an attempt to either leave a message for the student or obtain new location information.
- When talking to a relative or reference you want to try to make them your best friend.
- If you can get them on your side you are more likely to get the new information to contact the student at.

Calling Associates

- After you have called all of the possible relatives then I would move to Associates that are listed to the student.
- What you need to do is call the Associate in the closest proximity to the student and work your way down the list.
- When talking to the associates I recommend just asking if they know the student.
- If they do then they will let you know and at that point you can start asking either for a phone number to reach them or if the associate asks to take a message Leave one for the student.

Calling Neighbors

- When calling neighbors you do not want to leave messages unless they know the student and tell us they are willing to take a message to the student.

Calling Neighbors is a last resort effort to attempt to contact the student.

Calling Places of employment

- In the event that the phone number dials into a main switchboard you need to ask for the student directly.
- If they are only able to transfer the call to the department and you don't know which department it is. You can just ask to be transferred to Human Resources or Payroll and try to obtain the department the student works for.
- In the event that they will not give you the department you should ask the Human resources or Payroll representative if they can relay a message to the student for you.
- Make sure that you are polite to the individuals and if they advise us that the student can't get calls at work make sure we document the file and mark the employment number as a do not call.

Return Mail

- First you want to locate an address that we have not received return mail from either searching in Campus View, Lender sites, or Accurint.
- Once the address is updated you will need to make a minimum of two phone calls per account. I would start with any no answer and temporary disconnected numbers.
- With your no answer phone numbers I would reverse them in 411.com or in the phone reverse option in accurint to see what the phone number belongs to.
- If it's a land line and is listed it will give you a name and address that the phone number belongs to. I would then call the person the phone number is listed to see if they know the student.

Basic call Requirements

- Make sure that when you are asking for information from a third party you are using **Who, What, When, Were, and How**. By asking the direct questions you will minimize the opportunity for the third party to ask questions. If they start to ask questions they are more likely to put there guard up and not help you contact the student.
- When asking for information from a third party use phrases like:
 - What is another phone number to reach them at?
 - When will he be in?
 - How can I get in touch with him?
 - Were are they working ?
 - Who would have a phone number that I can reach them at?
- By asking the direct questions you are able to obtain the information you need with little or no opposition from the third party.

Basic Call Requirements

(Continued)

- Also make sure that you are asking if it is ok to call back on all references, Relatives, and Associates that know the student.
- If they give you the verbal permission to call back make sure you document it clearly in Loan tracker. This will give you the approval to call back if the students phone number becomes disconnected or changed in the future.
- An example of this is:
 - We are talking to a family member or Reference and they give us a new phone number for the student. The next thing we say should be: "Is it ok to call you again if we need anymore assistance in the future?"