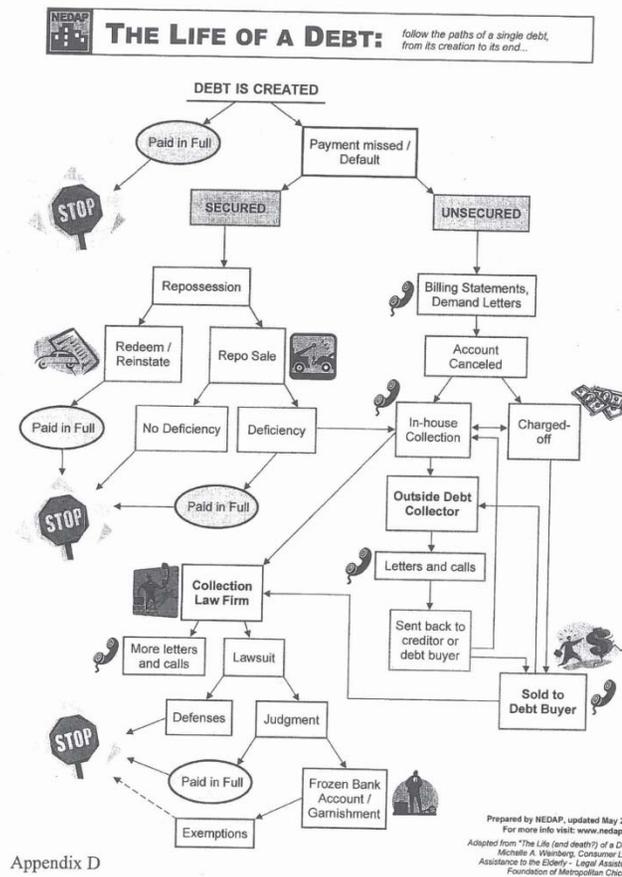


The Life of a Debt



Appendix D

1. **Default -Original Creditor**
2. **In-House Debt Collector**
3. **Charge Off**
4. **Outside Debt Collector**
5. **Debt Buyer**
6. **Debt Collection Law Firm**