

ADDITIONAL INFO.  
E-281-16



*Capital Resource Management, Inc.*

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Merrick, NY 11566  
www.crmcollect.com  
Tel 516-442-4045  
Fax 516-430-5015  
Toll Free 1-844-277-3277

December 5, 2016

NASSAU COUNTY TREASURER'S OFFICE  
ATTN: SUSAN LANDAU  
1 WEST STREET, 1<sup>ST</sup> FLOOR  
MINEOLA, NEW YORK 11501

VIA EMAIL

**RE: ADDITIONAL INFORMATION FOR RFP NUMBER 0112-1602**

Dear Ms. Landau,

As per your email of December 2, 2016, below please find the requested information:

1. Principal Questionnaire Form for Jared P. Turman – As to Question 3 therein, Jared P. Turman, Esq. has NO equity interest in Capital Resource Management, Inc. Attached to reflect this fact, please find a newly-executed "Consultant's, Contractor's and Vendor's Disclosure Form" for The Law Offices of Jared P. Turman, PLLC and "Principal Questionnaire Form" for Jared P. Turman.
2. Business History Form for Capital Resource Management, Inc. (CRM) – As to Question 6 therein, it was our intention to place our "X" next to "Corporation." CRM is a Corporation.
3. Business History Form for CRM – As to Item C on the Business History Form, below please find some relevant excerpts that speak to our capacity and reliability to perform the collection of emergency ambulance billings for Nassau County.

Company Background

CRM has been in existence for almost six years and currently manages more than three dozen of its own proprietary credit, collection and legal run plans for over 2,000 accounts totaling approximately \$7,000,000 under current in-house management for a varied portfolio of diversified clients, ranging from local business owners to large healthcare practices to interstate energy companies. CRM operates in tandem with its sister law firm to perform debtor contacts, skip tracing, asset searches, credit reporting, account litigation, judgment enforcement and post-judgment legal action.

Since CRM submitted its original vendor response to Nassau County, it has been accepted and named as a member agency to both ACA International and the New York State Collectors Association. As a qualified member agency of these organizations, CRM has demonstrated an impeccable compliance record and an ability to work collaboratively with both individual and large corporate clients. In this regard, many of CRM's clients are engaged in the medical sector and, as such, share with CRM on a regular basis information containing PHI. The use, governance and protection of such information is

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NASSAU COUNTY  
CLERK

central to CRM's database and operations and is entirely relevant to its future collection of Nassau County emergency ambulance billings. We have developed a policy of strict adherence to privacy and security laws, such as HIPAA and the HITECH Act; a 256-bit Secure Sockets Layer encryption for all information and data uploaded through our website; encrypted email; physical locked security location(s) for our servers and 24-7 video monitoring with motion detection and night vision; multiple-password entry protection for all network access; daily-updated server with redundant hard drives and enterprise-level anti-virus, malware and firewall protection; and restrictions on the use of removable media. Additionally, our employees are required to sign confidentiality agreements at the commencement of their employment and no account is accepted with information or data that includes PHI without a duly-executed BAA on file with both parties. Additionally, we maintain a comprehensive manual that sets forth CRM's "Red Flag" Identity Theft Program that consists of Red Flag Identification, Red Flag Detection and Prevention and Mitigation of Identity Theft.

Furthermore, we provide our clients with a secure encrypted document upload portal that can be accessed 24/7 so that assigned accounts can be safely transmitted. We are also equipped to handle large CSV data files. We do not batch print, subcontract to offshore vendors of any kind or use autodialers in any capacity. Each account is reviewed and verified by a manager before the first contact is made or sent out. We are different in that we believe in individual internal reviews and protocols, as opposed to large-scale automation. This level of attention requires additional time upfront but ultimately results in cleaner accounts, better success rates and less exposure and potential liability under the current debt collection, federal credit reporting and billing statutes, including, but limited to, the FDCPA, FCRA, FCBA and TCPA.

#### Breadth of Medical Collection Capabilities

Upon receipt of emergency ambulance billing accounts from Nassau County's billing vendor, CRM would group them according to a proprietary matrix of characteristics that includes the applicable statute of limitations; dollar value; debtor characteristics and location; eligibility for credit bureau reporting; and documentation establishing the debt. Based on this analysis, group accounts would be assigned pre-set or customized "run plans" that delineate the exact collection plan for the specific grouping. A specific run plan would exist for accounts wherein insurance proceeds have been kept by the patient-debtor.

It is a standard practice of CRM's account managers to flag accounts that are aging out for suit as either Fast-Track collections or straight-to-legal so as not to run afoul of the applicable statute of limitations. Additionally, for medical-related health claims that were processed as out-of-network or for which the patient was self-pay, CRM has the capability to negotiate single case agreements with the various health plans based on the FAIR Health database as well as historical reimbursements. If needed and requested, we are equipped to handle the filing of insurance appeals and/the preparation, filing and management of New York State governed IDRs in respect of said claims, as requested and applicable. In this regard, I personally maintain an account with the New York State Department of Financial Services through which I handle IDR administration. The ability to perform this breadth of medical collection services is a clear distinction between CRM and its fellow collection agencies and law firms, most of which have never handled the full gamut of medical collections that involve complex FAIR Health-based insurance negotiations or high-value IDRs.

#### Payment Plans / Judgments by Stipulation / Judgments by Confession

Payment plan settlement agreements are an important modality for collection success in CRM's paradigm, particularly with respect to medical debt such as emergency ambulance billings. If a patient-debtor has verified financial constraints that limit his/her ability to make full payment all at once, we not only readily entertain offers of settlement by payout but also affirmatively offer such payment plans in debtor contacts. It is important to note that, prior to said settlements, validation of employment and income is requested and collected to supplement the information we gather internally from the credit bureau. Moreover, we provide a page on our website where a debtor can affirmatively send us a written request for a payment plan with a requested interval of payment. Upon receipt of such a request, if acceptable based on the information presented and verified, we send out to the debtor who made said request a settlement agreement that memorializes the agreed-upon payment plan.

All payments are tracked in our computer system and delinquent notices are regularly sent out prior to the cancellation of a settlement agreement. Payment coupons are also provided upon request as are automatic payment options by ACH/e-Check or credit/debit card. Our theory is that so long as a debtor is paying down their account in good faith, we aim to work with them so that our clients, such as Nassau County, get paid and the debtor's credit profile can be preserved.

Another very effective and efficient avenue of settlement is post-suit settlement agreements. We have instituted a policy on all legal accounts that any settlement agreement with a defined payment plan that is entered into after commencement of a lawsuit shall include a mechanic for the entry of a Judgment by Stipulation should an uncured default on any single payment occur. Moreover, Confessions of Judgment are also used in larger and more complex pre-suit settlements. These types of settlements are favored by us because they tighten the payment guarantees while at the same time providing for a cost-effective and certain means by which to obtain a judgment for our creditor-client upon a default.

And, finally, in terms of due diligence prior to entry of any payment plan, because we are a credit information furnisher, CRM is able to run TLO and bureau reports to regularly check the employment and credit history of a debtor. With this said, it is worth noting that we routinely discount these results in the context of payment plans since we have found that the more an individual debtor feels they had a cooperative say in reaching the terms of a structured settlement, the more likely they are to adhere to said terms. In our experience, this finding has held steady across income levels and, thus, we maintain that our goal of engendering cooperation and good-will in working with a debtor only serves to increase the odds of successful completion of a payment plan agreement.

#### Fico Score 9 and Medical Debt

FICO Score 9 is a current factor that should always be considered in the medical collections context. As such, we intentionally integrate it into our collection methodology. While most agencies reflexively view FICO Score 9 as a negative pro-debtor industry change, we believe FICO Score 9 is a clear net-positive and, as such, we effectively use it to incentivize amicable settlements of medical debt accounts. We regularly challenge potential clients to pointedly ask the agencies they currently work with about how they view and use FICO Score 9. The answers, or lack thereof, help highlight and drive home how CRM thinks creatively and offers a novel and nuanced approach in an industry that is bloated with large, automated agencies and offshore vendors that rarely stop and reassess their applied collection methodologies.

#### Internal Procedures

CRM maintains a comprehensive Operating Policies and Procedures manual that sets forth in detail CRM's compliance measures and regulatory adherence to laws including the FDCA, FCRA, EFTA, FCBA, ECOA, TCPA and UDAAP. Furthermore, as part of our bid submission to Nassau County, we included a copy of our (a) Quality Control Plan and Corporate Philosophy as well as (b) a customized Conflict of Interest Policy specific to Nassau County and this RFP TR0112-1602.

#### Proud WBE-Certified Company

I am proud of the fact that my company holds the following current certifications:

NASSAU COUNTY WBE CERTIFIED  
SUFFOLK COUNTY WBE CERTIFIED  
NEW YORK STATE WBE CERTIFIED  
NEW YORK CITY WBE CERTIFIED  
PORT AUTHORITY OF NEW YORK AND NEW JERSEY WBE CERTIFIED  
NEW JERSEY WBE CERTIFIED  
VIRGINIA WBE (SWAM) CERTIFIED  
FEDERAL WOSB

4. Business History Form for CRM – As to Item A on the Business History Form, below please find some relevant excerpts that speak to my professional qualifications, CRM's ability and experience with medical debt as well as a sampling of CRM's clients and our respective collection success rates achieved to date.

#### My Professional Qualifications

Prior to forming CRM, I served as in-house counsel for a major surgical practice group on Long Island and continue to handle all aspects of the practice's legal, billing, management and compliance needs. Drawing on my background as a corporate attorney with the law firm of Simpson Thacher & Bartlett LLP, as well as my experience as a business and legal affairs director for the Fox Cable Networks Group, I formed CRM in 2011 to be a closely-held firm modeled by design as a strategic collections partner for clients looking for a long-term sustainable relationship with a company that could serve all of their collection needs in a highly personalized and professional manner. Vetted co-counsel relationships were formed to maintain the intimacy of the receivables management and consulting aspect of CRM while creating the bandwidth necessary to service all of the collection needs, including legal and post-judgment enforcement services, of CRM's growing clientele.

I received my Juris Doctorate, *Magna Cum Laude* and *Order of the Coif*, from New York University School of Law and my Bachelor of Science, *Summa Cum Laude*, from Cornell University. I also completed a post-doctorate fellowship at the Center on Environmental and Land Use Law at New York University School of Law where I worked with renowned faculty, including former New York University School of Law Dean Richard Revesz, on a variety of environmental economic and regulatory law matters. During my time as a fellow, I wrote and spoke extensively on the impact of data manipulation in the government regulatory arena (*for, e.g., see 34 Environmental Law Reporter 10954 (2004)*).

### Healthcare Collections Relevant to Nassau County Emergency Ambulance Billings

CRM is uniquely qualified for healthcare collections due to my extensive healthcare law and practice management experience. As mentioned above, for the last nine years, I have served as in-house counsel to a large private surgical practice. From its inception, I incorporated the practice and negotiated individual physician buyouts from a centralized medical practice in Westchester. I maintain legal and managerial oversight of all corporate, legal, billing, management and compliance aspects of the practice. Moreover, as an entity, CRM handles large medical debt portfolios for healthcare clients, including dialysis centers, private plastic surgical groups, home healthcare agencies and multi-disciplinary medical wellness groups that employ orthopedists, physical therapists, interventional pain management and psychiatric physicians, chiropractors and acupuncturists. The services provided are dictated by the account types – age, out-of-network vs in-network status and processing, pre- vs post-appeal, IDR eligibility, elective vs emergency services, patient-issued remittance checks, etc. – and are communicated to the client as the recommended course of action. Medical debt accounts, more so than breach of contract or account stated accounts, require a nuanced approach due to the complexity of the healthcare field and laws, especially in New York. Any agency that does not employ or subcontract an attorney fluent in New York healthcare laws and regulations will likely fail to effectively issue spot and identify the correct manner in which to handle medical accounts.

CRM's experience with healthcare accounts has led to our unique paradigm that dictates how we treat such accounts upon assignment. For example, a hypothetical portfolio of 1,000 healthcare accounts would be handled as follows:

- a. Data input and notation of prominent factors such as age of debt, network status of provider and specific debt characteristics, such as in-network cost sharing obligations (co-pay, co-insurance, deductible) or balance bills inclusive of the uninsured.
- b. For any accounts that are (a) aging out of the applicable statute of limitations and (b) papered with sufficient documentation to support a legal suit, collection is bypassed and suit authorizations are sent to the client.
- c. Run plans are assigned to each account and first-batch letters with all of the requisite Federal and New York State-specific disclosures are mailed out on each account.
- d. During the 30-day dispute period, no calls are placed unless in return and time is spent skip tracing each debtor to determine qualification for credit reporting. Any account data that is not confirmed through Accurant and/or TLO is flagged for confirmation with the client.
- e. Depending on the account size and debt characteristics, a certain percentage will settle outright; a certain percentage will result in the setting up of payment plans; a certain percentage will remain with no response; and a certain percentage will require dispute verification. Typically, 5-8% of well-documented and fresh first-party accounts will settle at this stage prior to any further action.
- f. Second letters are issued along with select manual calls to those accounts where data and demographics support payment and settlement. Pre-notice is given prior to credit reporting on qualified accounts to provide ample time for settlement. Any accounts for which skip tracing shows bankruptcy, death or false id are returned to the client with explanation as are accounts for which dispute validation could not be sufficiently provided by the client.
- g. Any qualified accounts not settled at this point in the collection cycle are credit reported with third letters issued.

- h. Depending on the account size and debtor characteristics, an additional batch will be sent to the client with suit authorizations. Location and size will determine the attorney in our network who is assigned the various accounts. CRM's run plans include legal stages and report requests to assure attorney accountability. For example, upon placement of a legal suit, CRM requests that Summons and Complaints be forwarded to us for execution within fourteen days; that service be effectuated within thirty days of return of the executed Summons and Complaint; and that filing for defaults be done within sixty days if no answer was filed or settlement was reached.
- i. Pre-suit collection averages range from 15-22% of well-documented and fresh first-party accounts.
- j. Suits are commenced and proceed to trial or default judgment based upon debtor response or lack thereof. On average, for healthcare accounts, post-service settlements range from 20-50%.
- k. Post-judgment enforcement is an integral and final piece of our collection cycle and my partner law firm as well CRM's network of firms specialize in the effectuation of financial restraints and wage garnishments.
- l. During the collection process, accounts are constantly pulled based on incoming information for various actions, including, but not limited to, health plan appeals, health plan LOA negotiations and, where applicable, IDRs. CRM is fluent and equipped to handle all of these healthcare-specific settlement actions.

#### Client Examples

To date, CRM has collected over \$1,400,000 for our clients with an average overall collection success rate exceeding 20%. A sampling of five recent CRM client contracts are:

- a. Nassau Dialysis - \$925,000 placed in collections since January 2015 with \$109,000 recovered to date (pending suits are in litigation), thereby representing a 12% current collection success rate.<sup>1</sup>
- b. Marathon Energy Corporation and Marathon Power LLC - \$712,000 placed in collections with \$329,000 recovered to date (pending suits are in litigation), thereby representing a 46% current collection success rate.
- c. Advanced Plastic Surgery of Long Island PLLC - \$1,600,000 placed in collections with \$582,000 recovered to date (pending suits are in litigation), thereby representing a 36% current collection success rate.
- d. Better Home Health Care Agency, Inc. - \$37,000 initial placement into collections with \$31,000 recovered to date (pending suits are in litigation), thereby representing an 82% current collection success rate.
- e. SMG Mediquip LLC - \$260,000 placed in collections with \$50,000 recovered to date, thereby representing a 19% current collection success rate. It is noteworthy that this client's accounts are not qualified for credit reporting and, in addition, this client has chosen to not engage in any legal action of any kind. Thus, this rate of collection is based on purely pre-legal contact collection efforts.

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<sup>1</sup> It is important to note that a substantial percentage of the debtors responsible for the delinquent accounts held by this creditor-client were found to be deceased through CRM's skip tracing. As such, those accounts placed were deemed uncollectable and, as a result, lowered the overall collection success rate.

Since CRM is not an individual, please see the below answers that correlate to Item A of the Business History Form:

- i. April 05, 2011
- ii. Laura J. Lowenstein, 2857 Lindenmere Drive, Merrick, NY 11566, 99% owner  
Benjamin Tayne, 2857 Lindenmere Drive, Merrick, NY 11566, 1% owner
- iii. Laura J. Lowenstein, 2857 Lindenmere Drive, Merrick, NY 11566,  
President and CEO  
Benjamin Tayne, 2857 Lindenmere Drive, Merrick, NY 11566, VP & COO
- iv. New York
- v. 2
- vi. Approx. \$100,000
- vii. See above. In addition, CRM is an approved and current member of both the New York State  
Collectors Association and ACA International.
- viii. See attached copy of our Consumer Affairs Debt Collection Agency License.

If anything else is required by Legislative Affairs, please let me know.

Thank you.

Very truly yours,



Laura Lowenstein

COUNTY OF NASSAU

CONSULTANT'S, CONTRACTOR'S AND VENDOR'S DISCLOSURE FORM

1. Name of the Entity: The Law Offices of Jared P. Turman, PLLC

Address: 1980 Broadcast Plaza

City, State and Zip Code: Merrick, NY 11566

2. Entity's Vendor Identification Number: \_\_\_\_\_

3. Type of Business: ☐ Public Corp ☐ Partnership ☐ Joint Venture

☒ Ltd. Liability Co ☐ Closely Held Corp \_\_\_\_\_ Other (specify)

4. List names and addresses of all principals; that is, all individuals serving on the Board of Directors or comparable body, all partners and limited partners, all corporate officers, all parties of Joint Ventures, and all members and officers of limited liability companies (attach additional sheets if necessary):

Jared P. Turman  
188 E. 64<sup>th</sup> Street, Apt. 2104  
New York, NY 10065  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. List names and addresses of all shareholders, members, or partners of the firm. If the shareholder is not an individual, list the individual shareholders/partners/members. If a Publicly held Corporation, include a copy of the 10K in lieu of completing this section.

Jared P. Turman, Sole Member/Owner  
188 E. 64<sup>th</sup> Street, Apt. 2104  
New York, NY 10065



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6. List all affiliated and related companies and their relationship to the firm entered on line 1. above (if none, enter "None"). Attach a separate disclosure form for each affiliated or subsidiary company that may take part in the performance of this contract. Such disclosure shall be updated to include affiliated or subsidiary companies not previously disclosed that participate in the performance of the contract.

NONE

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7. List all lobbyists whose services were utilized at any stage in this matter (i.e., pre-bid, bid, post-bid, etc.). If none, enter "None." The term "lobbyist" means any and every person or organization retained, employed or designated by any client to influence - or promote a matter before - Nassau County, its agencies, boards, commissions, department heads, legislators or committees, including but not limited to the Open Space and Parks Advisory Committee and Planning Commission. Such matters include, but are not limited to, requests for proposals, development or improvement of real property subject to County regulation, procurements. The term "lobbyist" does not include any officer, director, trustee, employee, counsel or agent of the County of Nassau, or State of New York, when discharging his or her official duties.

(a) Name, title, business address and telephone number of lobbyist(s):

NONE

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(b) Describe lobbying activity of each lobbyist. See below for a complete description of lobbying activities.

NONE

(c) List whether and where the person/organization is registered as a lobbyist (e.g., Nassau County, New York State):

NONE

8. VERIFICATION: This section must be signed by a principal of the consultant, contractor or Vendor authorized as a signatory of the firm for the purpose of executing Contracts.

The undersigned affirms and so swears that he/she has read and understood the foregoing statements and they are, to his/her knowledge, true and accurate.

Dated: 12/15/16 Signed: [Signature]  
Print Name: JARED P. TURNER  
Title: SOLE MEMBER

**The term lobbying shall mean any attempt to influence:** any determination made by the Nassau County Legislature, or any member thereof, with respect to the introduction, passage, defeat, or substance of any local legislation or resolution; any determination by the County Executive to support, oppose, approve or disapprove any local legislation or resolution, whether or not such legislation has been introduced in the County Legislature; any determination by an elected County official or an officer or employee of the County with respect to the procurement of goods, services or construction, including the preparation of contract specifications, including but not limited to the preparation of requests for proposals, or solicitation, award or administration of a contract or with respect to the solicitation, award or administration of a grant, loan, or agreement involving the disbursement of public monies; any determination made by the County Executive, County Legislature, or by the County of Nassau, its agencies, boards, commissions, department heads or committees, including but not limited to the Open Space and Parks Advisory Committee, the Planning Commission, with respect to the zoning, use, development or improvement of real property subject to County regulation, or any agencies, boards, commissions, department heads or committees with respect to requests for proposals, bidding, procurement or contracting for services for the County; any determination made by an elected county official or an officer or employee of the county with respect to the terms of the acquisition or disposition by the county of any interest in real property, with respect to a license or permit for the use of real property of or by the county, or with respect to a franchise, concession or revocable consent; the proposal, adoption, amendment or rejection by an agency of any rule having the force and effect of law; the decision to hold, timing or outcome of any rate making proceeding before an agency; the agenda or any determination of a board or commission; any determination regarding the calendaring or scope of any legislature oversight hearing; the issuance, repeal, modification or substance of a County Executive Order; or any determination made by an elected county official or an officer or employee of the county to support or oppose any state or federal legislation, rule or regulation, including any determination made to support or oppose that is contingent on any amendment of such legislation, rule or regulation, whether or not such legislation has been formally introduced and whether or not such rule or regulation has been formally proposed.

**PRINCIPAL QUESTIONNAIRE FORM**

All questions on these questionnaires must be answered by all officers and any individuals who hold a ten percent (10%) or greater ownership interest in the proposer. Answers typewritten or printed in ink. If you need more space to answer any question, make as many photocopies of the appropriate page(s) as necessary and attach them to the questionnaire.

**COMPLETE THIS QUESTIONNAIRE CAREFULLY AND COMPLETELY. FAILURE TO SUBMIT A COMPLETE QUESTIONNAIRE MAY MEAN THAT YOUR BID OR PROPOSAL WILL BE REJECTED AS NON-RESPONSIVE AND IT WILL NOT BE CONSIDERED FOR AWARD**

1. Principal Name Jared P. Turman  
Date of birth 12.15.1979  
Home address 188 E. 64<sup>th</sup> Street, Apt. 2104  
City/state/zip New York, NY 10065  
Business address 1930 Broadhurst Plaza  
City/state/zip Herrick, NY 11566  
Telephone (516) 208-8780  
Other present address(es) NONE  
City/state/zip \_\_\_\_\_  
Telephone \_\_\_\_\_  
List of other addresses and telephone numbers attached \_\_\_\_\_
2. Positions held in submitting business and starting date of each (check all applicable)  
President   /  /   Treasurer   /  /    
Chairman of Board   /  /   Shareholder   /  /    
Chief Exec. Officer   /  /   Secretary   /  /    
Chief Financial Officer   /  /   Partner   /  /    
Vice President   /  /    
(Other) Principal/owner: 2/1/08
3. Do you have an equity interest in the business submitting the questionnaire?  
YES    NO    ☒ If Yes, provide details.
4. Are there any outstanding loans, guarantees or any other form of security or lease or any other type of contribution made in whole or in part between you and the business submitting the questionnaire? YES    NO    ☒ If Yes, provide details.
5. Within the past 3 years, have you been a principal owner or officer of any business or not-for-profit organization other than the one submitting the questionnaire? YES    NO    ☒  
If Yes, provide details.  
The Law Offices of Jared P. Turman, PLLC, Principal/owner

6. Has any governmental entity awarded any contracts to a business or organization listed in Section 5 in the past 3 years while you were a principal owner or officer? YES \_\_\_ NO ☒  
If Yes, provide details.

NOTE: An affirmative answer is required below whether the sanction arose automatically, by operation of law, or as a result of any action taken by a government agency.  
Provide a detailed response to all questions checked "YES". If you need more space, photocopy the appropriate page and attach it to the questionnaire.

7. In the past (5) years, have you and/or any affiliated businesses or not-for-profit organizations listed in Section 5 in which you have been a principal owner or officer:
- a. Been debarred by any government agency from entering into contracts with that agency? YES \_\_\_ NO ☒ If Yes, provide details for each such instance.
  - b. Been declared in default and/or terminated for cause on any contract, and/or had any contracts cancelled for cause? YES \_\_\_ NO ☒ If Yes, provide details for each such instance.
  - c. Been denied the award of a contract and/or the opportunity to bid on a contract, including but not limited to, failure to meet pre-qualification standards? YES \_\_\_ NO ☒ If Yes, provide details for each such instance.
  - d. Been suspended by any government agency from entering into any contract with it; and/or is any action pending that could formally debar or otherwise affect such business's ability to bid or propose on contract? YES \_\_\_ NO ☒ If Yes, provide details for each such instance.
8. Have any of the businesses or organizations listed in response to Question 5 filed a bankruptcy petition and/or been the subject of involuntary bankruptcy proceedings during the past 7 years, and/or for any portion of the last 7 year period, been in a state of bankruptcy as a result of bankruptcy proceedings initiated more than 7 years ago and/or is any such business now the subject of any pending bankruptcy proceedings, whenever initiated? If "Yes", provide details for each such instance. (Provide a detailed response to all questions checked "YES". If you need more space, photocopy the appropriate page and attach it to the questionnaire.)
- a) Is there any felony charge pending against you? YES \_\_\_ NO ☒ If Yes, provide details for each such charge.
  - b) Is there any misdemeanor charge pending against you? YES \_\_\_ NO ☒ If Yes, provide details for each such charge.
  - c) Is there any administrative charge pending against you? YES \_\_\_ NO ☒ If Yes, provide details for each such charge.
  - d) In the past 10 years, have you been convicted, after trial or by plea, of any felony, or of any other crime, an element of which relates to truthfulness or the underlying facts of which related to the conduct of business? YES \_\_\_ NO ☒ If Yes, provide details for each such conviction.

- e) In the past 5 years, have you been convicted, after trial or by plea, of a misdemeanor? YES ☐ NO ☒ If Yes, provide details for each such conviction.
- f) In the past 5 years, have you been found in violation of any administrative or statutory charges? YES ☐ NO ☒ If Yes, provide details for each such occurrence.
9. In addition to the information provided in response to the previous questions, in the past 5 years, have you been the subject of a criminal investigation and/or a civil anti-trust investigation by any federal, state or local prosecuting or investigative agency and/or the subject of an investigation where such investigation was related to activities performed at, for, or on behalf of the submitting business entity and/or an affiliated business listed in response to Question 5? YES ☐ NO ☒ If Yes, provide details for each such investigation.
10. In addition to the information provided, in the past 5 years has any business or organization listed in response to Question 5, been the subject of a criminal investigation and/or a civil anti-trust investigation and/or any other type of investigation by any government agency, including but not limited to federal, state, and local regulatory agencies while you were a principal owner or officer? YES ☐ NO ☒ If Yes; provide details for each such investigation.
11. In the past 5 years, have you or this business, or any other affiliated business listed in response to Question 5 had any sanction imposed as a result of judicial or administrative proceedings with respect to any professional license held? YES ☐ NO ☒ If Yes; provide details for each such instance.
12. For the past 5 tax years, have you failed to file any required tax returns or failed to pay any applicable federal, state or local taxes or other assessed charges, including but not limited to water and sewer charges? YES ☐ NO ☒ If Yes, provide details for each such year.

**CERTIFICATION**

A MATERIALLY FALSE STATEMENT WILLFULLY OR FRAUDULENTLY MADE IN CONNECTION WITH THIS QUESTIONNAIRE MAY RESULT IN RENDERING THE SUBMITTING BUSINESS ENTITY NOT RESPONSIBLE WITH RESPECT TO THE PRESENT BID OR FUTURE BIDS, AND, IN ADDITION, MAY SUBJECT THE PERSON MAKING THE FALSE STATEMENT TO CRIMINAL CHARGES.

I, JARED TURNAN, being duly sworn, state that I have read and understand all the items contained in the foregoing pages of this questionnaire and the following pages of attachments; that I supplied full and complete answers to each item therein to the best of my knowledge, information and belief; that I will notify the County in writing of any change in circumstances occurring after the submission of this questionnaire and before the execution of the contract; and that all information supplied by me is true to the best of my knowledge, information and belief. I understand that the County will rely on the information supplied in this questionnaire as additional inducement to enter into a contract with the submitting business entity.

Sworn to before me this 30th day of January 2017

Notary Public

ROBIN LISA FURYE  
Notary Public, State of New York  
No. 0160488645  
Qualified in Queens County  
Commission Expires October 16, 2019

The Law Offices of Jared P. Turnan, PLLC  
Name of submitting business

Jared Turnan  
Print name

[Signature]  
Signature

Principal / Owner  
Title

1.3.17  
Date

# Consumer Affairs Debt Collection Agency License

**Business Name:**  
CAPITAL RESOURCE MANAGEMENT, INC.

**DBA/Trade Name:**

**Business Address:**  
2005 MERRICK RD 116 STE 116  
MERRICK, NY 11566-4644  
**License Number:** 1398052-DCA  
**Issued:** 03/04/2015 **Expires:** 01/31/2017



\*10431-2015-RD68\*

New York City Department of Consumer Affairs  
42 Broadway, New York, NY 10004



To file a complaint about this  
business, contact 311 or go  
to [nyc.gov/consumers](http://nyc.gov/consumers)