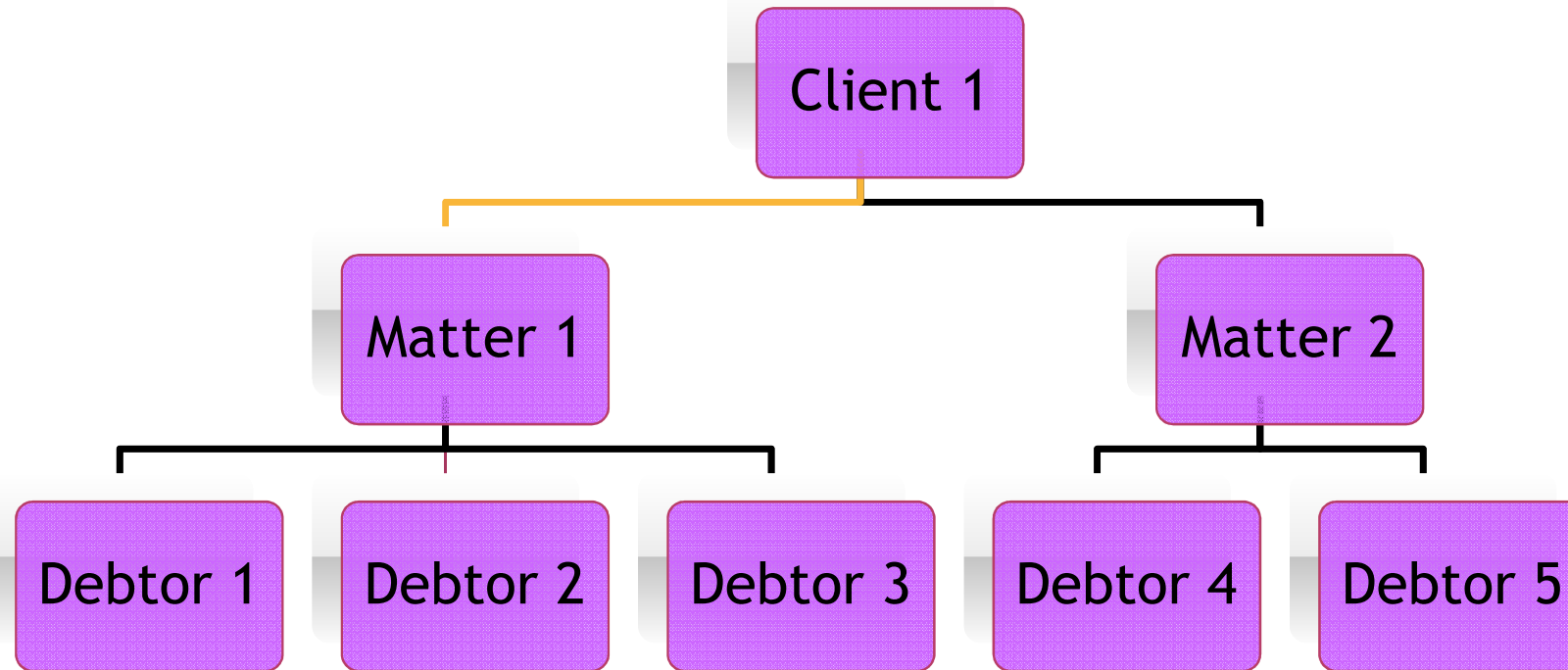


**GhostPractice**

# **GHOSTPRACTICE DEBT RECOVERY**

Software Overview

# GhostPractice Structure



GP structure is designed to optimize debt recovery management and reporting

**GhostPractice**

# Service Level Agreements

**Matters** ROYAL BANK FORECLOSURES

New Matter ID: MAT32 Edit Save Dead File Deactivate Debtor ID: Edit Debtor

General Financial Address Contacts Milestones Access Restrictions Debtors

Fee Arrangement with Client

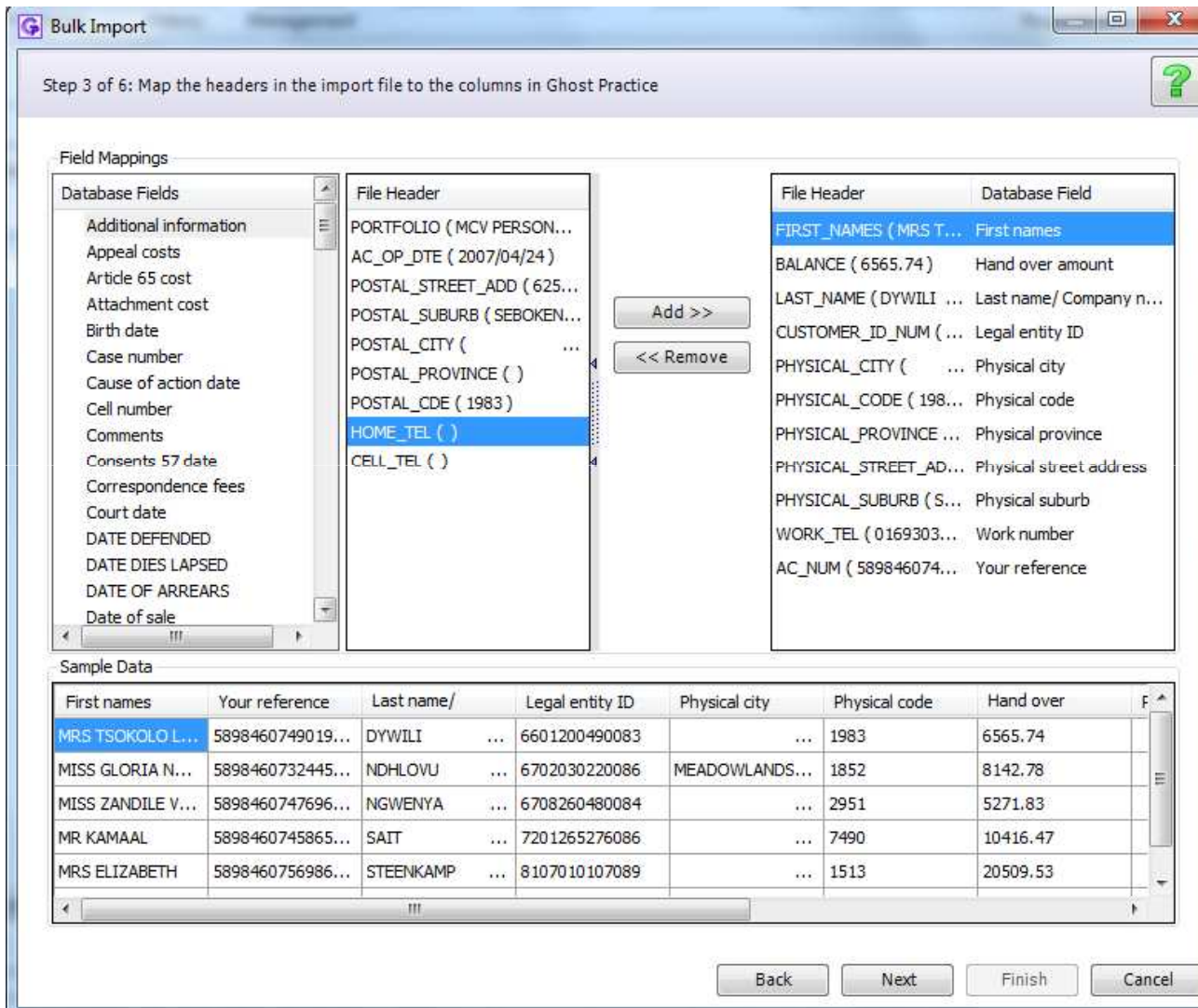
- Client to pay fees
- Client to pay disbursements
- Client to pay collection fee as % of receipt amount
  - Collection fee % same as collection commission % on debtor
  - Collection commission: \* 10.00 %
- Debtor not to be charged collection commission
- A percentage of capital to client?
- Percentage: \* 0.00 %
- Interest to client
- Apply financial offsets

Default debtor interest rate: 0.00 %

Automatic payment requisition?

Agreement between attorney and client can be captured for each “set of debtors”, which regulates what fees and disbursements are invoiced to the client. This is easily implemented when the attorney fully understands the SLA with his client. GhostPractice then automatically applies those settings

# Bulk Imports



Bulk imports enables the user to import a large number of new instructions easily and quickly from an Excel spreadsheet

# Legal Diary

**Legal Diary for Matthew Smith**

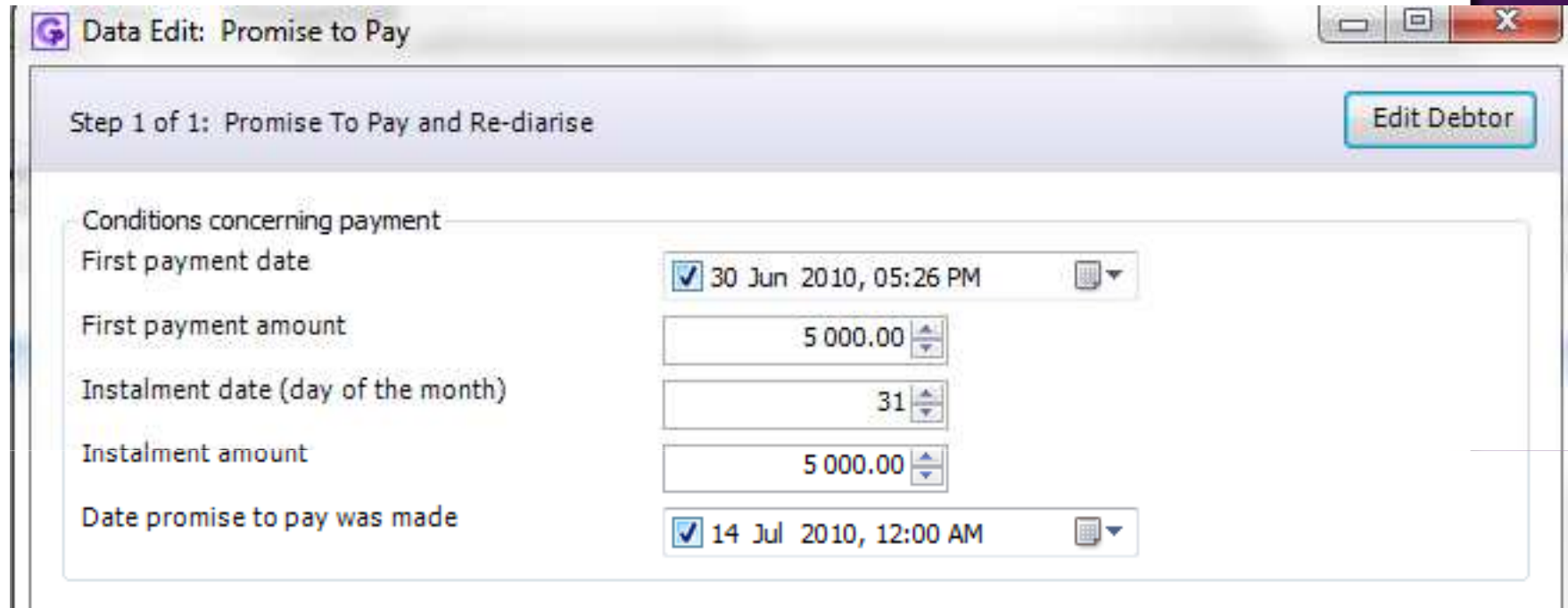
View files: All on 23 Aug 2010 for Sarah Billings

ID	Client Name	Matter Name	Debtor Name	Balance	Due Date	Last Step	Last Date	Task Days	Court Date	Assigned To	Process
<b>ID: Debt Recovery Files (11 items)</b>											
DEB1	Royal Retail Banking	Commercial Collections	Wilmans, Jason	18,977.08	19 Aug 2010	Consent to Judgm...	15 Jul 2010		N/A	Sarah Billings	Debt Recov...
DEB2	Royal Retail Banking	Commercial Collections	Nichols, Glenda	6,037.75	19 Aug 2010	Diarise	31 Mar 2010		31 Mar 2010	Sarah Billings	Debt Recov...
DEB3	Royal Retail Banking	Commercial Collections	Marple, Janet	3,277.39	19 Aug 2010	Promise to pay	29 Jul 2010		N/A	Sarah Billings	Debt Recov...
DEB4	Royal Retail Banking	Commercial Collections	Small, Wayne	2,219.24	19 Aug 2010	Promise to pay	27 May 2010		N/A	Sarah Billings	Debt Recov...
DEB5	Royal Retail Banking	Commercial Collections	Gay, Marvin	-252.16	19 Aug 2010	Default Judgment...	29 Jul 2010		N/A	Sarah Billings	Debt Recov...
DEB6	NEVR Pay Recoveries	Santam Insurance Co...	Otley, Tracey	-49,242.72	19 Aug 2010	Promise to pay	28 Jul 2010		N/A	Sarah Billings	Debt Recov...
DEB7	Compendium	George Muller	Pretorius, Karin	56,723.31	19 Aug 2011	Promise to pay	19 Aug 2010		13 Apr 2010	Sarah Billings	Debt Recov...
DEB8	Royal Retail Banking	Commercial Collections	Lightbody, Jane	56,192.59	19 Aug 2010	Letter of demand	17 Aug 2010		N/A	Sarah Billings	Debt Recov...
DEB10	Nederlandse Bank ...	Nederlandse Credit Ca...	Daniels, Jack	100,476...	19 Aug 2010	Promise to pay	04 Aug 2010		06 Apr 2010	Sarah Billings	Debt Recov...
DEB11	Nederlandse Bank ...	Nederlandse Credit Ca...	Du Plooy, Minki	14,645.65	19 Aug 2010	Promise to pay	22 Jul 2010		N/A	Sarah Billings	Debt Recov...
DEB12	Nederlandse Bank ...	Nederlandse Credit Ca...	Smit, Johannes	29,524.49	16 Aug 2011	Promise to pay	16 Aug 2010		N/A	Sarah Billings	Debt Recov...
<b>ID: Matters (2 items)</b>											

Date	Fee Earner	Narration	Type	Debit Amount	Credit Amount	Reference
28 Jul 2010, 10:28 AM	Matthew Smith	Debtor has a new job and will pay once first salary is in	Note			Matthew Smith
28 Jul 2010, 10:24 AM	Matthew Smith	Consent to Judgment S58	Unbilled	74.67		Matthew Smith
28 Jul 2010, 10:24 AM	Matthew Smith	Interest on 45,392.03 for the period 08 Jul 2010 to 27 Ju...	Interest	447.70		Compound Interest
28 Jul 2010, 10:24 AM	Matthew Smith	Document 'ConsentSection58 - DEB6 - 28 Jul 2010, 10.24...	Note			Matthew Smith
28 Jul 2010, 10:21 AM	Matthew Smith	In collections - negotiating settlement with debtor	Note			Matthew Smith

Once the debtors have been imported, they are allocated (according to criteria) to collectors. Each collector is assigned debtors to work on and they have all the information on the screen which will help them collect the debt efficiently. The collectors can diarise any file at any time and they can execute bulk actions (like merge 20 letters of demand at once for 20 different debtors!). All process actions are one click away and the system will create a merged document for every action in the Magistrates Court Undefended Collections Process.

# Promise to Pay Module



Data Edit: Promise to Pay

Step 1 of 1: Promise To Pay and Re-diarise Edit Debtor

Conditions concerning payment

First payment date

First payment amount

Instalment date (day of the month)

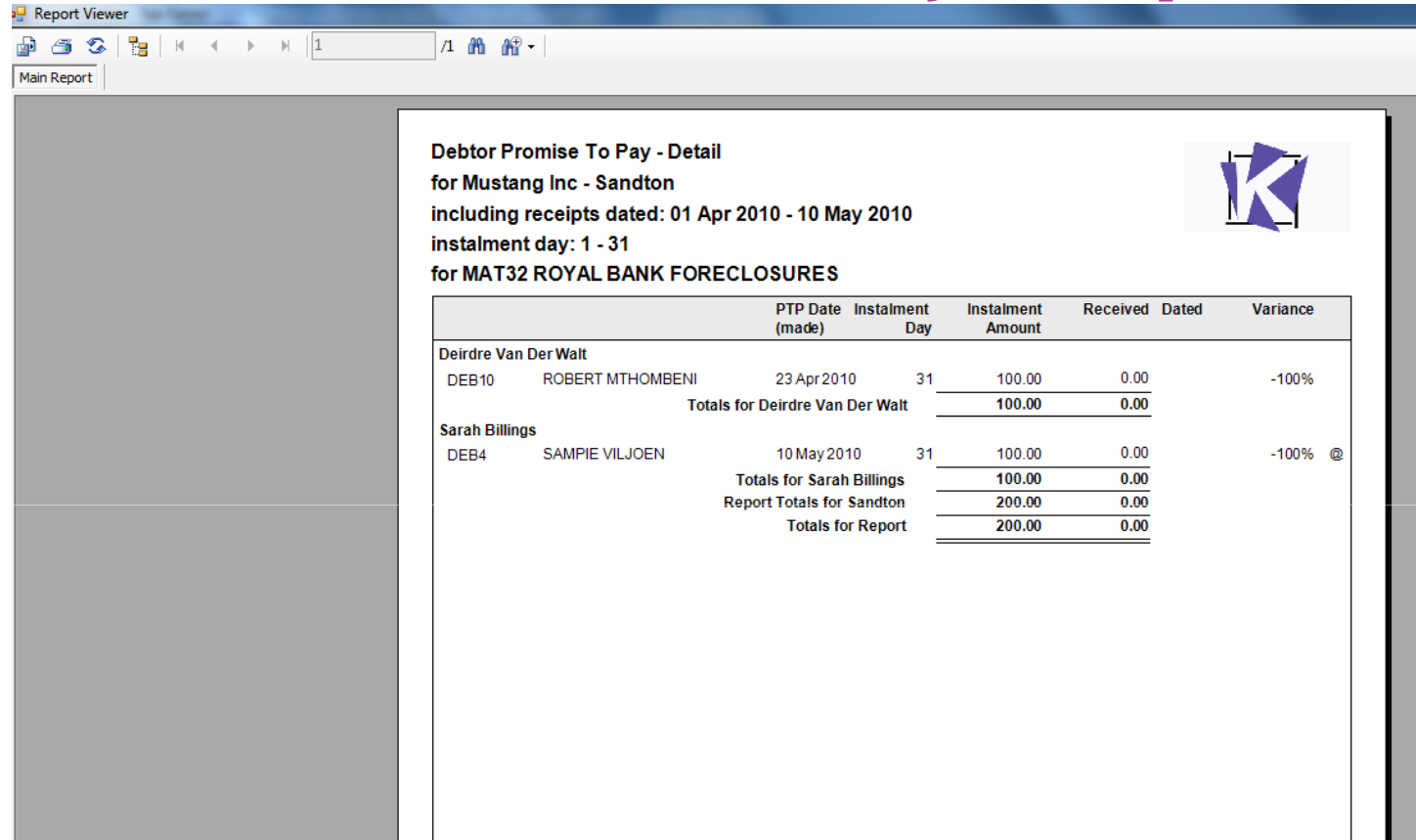
Instalment amount

Date promise to pay was made

Debtors usually want to make arrangements to pay their debt in instalments. GhostPractice has a function called Promise to Pay, which records the arrangement (including first payment amount and date and then subsequent instalment amounts and due date). It also implements an automated SMS reminder, which SMS can include bankings details for the payment. Furthermore, the user has access to reports with which to manage those arrangements.

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# Promise to Pay Report



Report Viewer

Main Report

**Debtor Promise To Pay - Detail**  
**for Mustang Inc - Sandton**  
including receipts dated: 01 Apr 2010 - 10 May 2010  
instalment day: 1 - 31  
for MAT32 ROYAL BANK FORECLOSURES



		PTP Date (made)	Instalment Day	Instalment Amount	Received	Dated	Variance
<b>Deirdre Van Der Walt</b>							
DEB10	ROBERT MTHOMBENI	23 Apr 2010	31	100.00	0.00		-100%
<b>Totals for Deirdre Van Der Walt</b>				<u>100.00</u>	<u>0.00</u>		
<b>Sarah Billings</b>							
DEB4	SAMPIE VILJOEN	10 May 2010	31	100.00	0.00		-100% @
<b>Totals for Sarah Billings</b>				<u>100.00</u>	<u>0.00</u>		
<b>Report Totals for Sandton</b>				<u>200.00</u>	<u>0.00</u>		
<b>Totals for Report</b>				<u>200.00</u>	<u>0.00</u>		

Milestones can also be tracked, i.e. as certain “steps” are taken in the collection process, these milestones can be recorded by doing a simple file note. The GhostPractice system records that the note is a milestone and includes it into a Milestone Report, which can be generated at any stage with the click of a button.

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# Milestones Report

## Debt Recovery Milestones

for Mustang Inc - Sandton

as at 06 May 2010

for Matter MAT32 ROYAL BANK FORECLOSURES

Acc No.	Account Name	Your Reference	Owner	Capital	Receipts this Month	Coll Comm this Month	Balance sum	DJG
MAT32	ROYAL BANK FORECLOSURES							
DEB4	Mr SAMPIE VILJOEN	123456	MS	11,387.20	-	-	12,551.10	14 Apr 10
			<b>Totals for MAT 32</b>		<u>0.00</u>	<u>0.00</u>	<u>12 551.10</u>	
			<b>Totals for Sandton</b>		<u>0.00</u>	<u>0.00</u>	<u>12 551.10</u>	
			<b>Totals for Practice</b>		<u>0.00</u>	<u>0.00</u>	<u>12 551.10</u>	

Milestones can also be tracked, i.e. as certain “steps” are taken in the collection process, these milestones can be recorded by doing a simple file note. The GhostPractice system records that the note is a milestone and includes it into a Milestone Report, which can be generated at any stage with the click of a button.

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# Debt Recovery Status Report

Debt Recovery Status - Internal  
for Mustang Inc - Sandton  
as at 13 Aug 2010



Acc No.	Account Name	Date Opened	Owner	Balance	Capital	Costs	Receipts this Month	Receipts	Last Receipt Date	Last Action Taken	Last Action Date
CNT3 Royal Private Bank											
MAT32 ROYAL BANK FORECLOSURES											
DEB4	VILJOEN TRADING	10 Apr 2010	SBL	15,854.22	11,387.20	3,858.58	-	-		1 DEMO NELSPRUIT	11 Aug 2010
DEB5	Mrs TSOKOLO LYDIA DYWILI	20 Apr 2010	MS	7,043.58	6,565.74	107.73	-	-		Letter of Demand (Registered)	05 Aug 2010
DEB6	MISS GLORIA NTOMBIZAM NDHLOVU	20 Apr 2010	MS	8,678.63	8,142.78	76.06	-	-		Letter of Demand (Registered)	05 Aug 2010
DEB7	MISS ZANDILE VELLMINA NGWENYA	20 Apr 2010	MS	5,598.52	5,271.83	33.06	-	-		Letter of Demand (Registered)	05 Aug 2010
DEB8	MR KAMAAL SAIT	20 Apr 2010	MS	11,029.71	10,416.47	33.06	-	-		Letter of Demand (Registered)	05 Aug 2010
DEB9	MRS ELIZABETH STEENKAMP	20 Apr 2010	MS	21,684.94	20,509.53	33.06	-	-		Letter of Demand (Registered)	05 Aug 2010
DEB10	Mr ROBERT MTHOMBENI	23 Apr 2010	dvd	152,932.53	152,857.86	74.67	-	-		Acknowledgement of Debt	24 May 2010
DEB20	ZUMA PROJECTS CC	02 Jun 2010	ASK	150,000.00	150,000.00	-	-	-		NEDBANK - SECTION 129 LETTER	02 Jun 2010
DEB24	Mr FRIK DU PREEZ	11 Aug 2010	MS	12,000.00	12,000.00	-	-	-		N/A	
Totals for MAT32				384,822.13	377,151.41	4,216.22	0.00	0.00			
Totals for CNT3				384,822.13	377,151.41	4,216.22	0.00	0.00			
Report Totals for Sandton				384,822.13	377,151.41	4,216.22	0.00	0.00			
Totals for Report				384,822.13	377,151.41	4,216.22	0.00	0.00			

Many reports can be generated on the Debt Recovery level in GhostPractice, one of which is the Status Report. This report gives a summary of the most important information, such as Balance, Capital, Costs, Receipts this month, Receipts (being total over the full period), Last Action Taken and Last Action Date.

**GhostPractice**

# Debtor Statement

## GhostPractice

ALWAYS AHEAD

### DEBTOR STATEMENT

TSOKOLO LYDIA DYWILI  
62576 ZONE 17  
SEBOKENG

1983

#### Bank Details

Bank	ABSA Bank Limited
Branch No.	000355
Account Holder	Mustang Inc
Account No.	1010042491
Payment Reference	DEB5

Client Details	Royal Private Bank
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Your Reference	5898460749019220
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Account Details	DEB5 / 2007/04/24	Date	19 Aug 10	Page 1 of 1
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Date	Description	Debit	Credit	Balance
20 Apr 10	Capital handed over for imported debtor	6 565.74		6 565.74
24 May 10	Interest on 6 565.74 for the period 20 Apr 2010 to 23 May 2010 for 34 days at 19.00%	116.20		6 681.94
24 May 10	Affidavit or Affirmation by Debtor (Rule 45(7))	74.67		6 756.61
05 Aug 10	Interest on 6 681.94 for the period 24 May 2010 to 04 Aug 2010 for 73 days at 19.00%	253.91		7 010.52
05 Aug 10	Registered letter of demand in terms of S56	33.06		7 043.58
19 Aug 10	Interest on 6 935.85 for the period 05 Aug 2010 to 18 Aug 2010 for 14 days at 19.00%	50.55		7 094.13
				<u>7 094.13</u>

#### Account Balances

Capital	6 565.74	Fees	107.73	Balance	7 094.13
Disbursements	0.00	Receipts	0.00	Coll Comm on Settlement	912.78
Other	0.00	Coll Comm to Date	0.00	<b>Settlement Amount</b>	<u><u>8 006.91</u></u>
Interest	420.66				

The GhostPractice Debtor Statement sets out all finances specifically relating to the debtor's handover amount, payments received, costs charged, interest charged. It also incorporates a Settlement Amount where the latest interest calculation is done and collection commission is automatically calculated on the balance owing. And it is generated by the click of a button.