

**South Dakota Bureau of Administration  
Obligation Recovery Center**

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**FY2020 Annual Report**

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# Obligation Recovery Center

## Historical Background

House Bill 1228 was passed during the 2015 Legislative Session and created the Obligation Recovery Center (Center) within the Bureau of Administration (BOA). It took effect July 1, 2015. It is codified in SDCL 1-55. The BOA has contracted with CGI Technologies and Solutions, Inc. to operate the Center.

## Significant Events during FY2020

The Center, through BOA, enters into a Memorandum of Understanding (MOU) with each agency that will use the Center to collect debt to ensure that any agency specific requirements are considered.

MOUs were signed with the following agencies during FY2020:

- a. Southeast Technical College; Western Dakota Technical College and Mitchell Technical College
- b. Public Utilities Commission

The Center held quarterly telephonic calls with Harris and Harris and Municipal Services Bureau (MSB) regarding third party collection efforts. The respective parties were able to discuss any collections advances, recommendations and technical issues that were encountered during that quarter.

Due to COVID-19, the Center ceased the notification process for the suspension of hunting licenses, driver's licenses and motor vehicle registrations for roughly two months to assist those struggling financially. The ORC also worked with any debtors that were financially impacted by the pandemic to establish repayment terms that were acceptable to all parties.

## Debt Collection Process

State agencies will not refer some debt types to the Center for collection. State agencies will evaluate those types of debt, and when appropriate, request that they be written off by the Board of Finance. Those debt types include:

- a. Bankruptcy
- b. Death of Debtor
- c. Undocumented Debt
- d. Statute of Limitations Expired

- e. Balance Owed is Under \$25
- f. Debts Owed by Other Governments

The Center has 180 days to collect debt that has been referred to it for collection. If the Center is unable to collect the debt during that period or for other good cause, the Center will refer the debt to a third-party debt collection agency or agencies for a period of no less than one year.

It should be noted that uncollectible debts will at some point be returned to the agency of origin for final disposition. Final disposition would be from the respective agency through a submission to the State Board of Finance for write-off.

## Due Process Hearings Summary

Debtors have the option of requesting a due process hearing. The hearing is conducted by the Office of Hearing Examiners and the agency with whom the debt originates appears and presents evidence regarding the debt.

**Hearings Summary**

Fiscal Year	# of Debts Referred to the Center	# of Hearings Requested	# of Hearings Dismissed or Withdrawn
2017	63,336	24	12
2018	28,800	20	3
2019	30,217	2	1
2020	27,868	15	6

## Third Party Debt Collection

The BOA has contracts with the following debt collection agencies: Harris and Harris and Gila, LLC d/b/a Municipal Services Bureau. The third-party debt collection agencies began collecting debt on March 13, 2017.

The term of the contract is one (1) year with four (4) additional one (1) year optional extension periods. The initial contract period began July 1, 2016, and the contracts with the collection agencies were renewed for an additional and final year effective July 1, 2020.

## FY2020 Collection Activities

Collection activities conducted by the Center are summarized in Addendum A. Addendum A illustrates the collection activities for FY2020 for both the Center and outside collection agencies (OCAs).

## **FY2020 Financial Summary of Collection Activities**

During FY2020, the Center was able to collect from debtors or establish payment plans as follows:

<b>Amount</b>	<b>Description</b>
<b>\$2,670,012.10</b>	Money collected for agencies by the Center
<b>\$671,639.87</b>	Money collected for agencies by third party collectors
<b>\$3,341,651.97</b>	<b>Total money collected for agencies</b>
<b>\$8,083,556.66</b>	Dollar value of payment plans with the Center
<b>\$2,402,744.85</b>	Dollar value of payment plans with third party collectors
<b>\$10,486,301.51</b>	<b>Total value of payment plans</b>
<b>\$13,827,953.48</b>	<b>Total Financial Impact of Collection Activities</b>

The money collected by the Center is remitted to the originating state agency. Of the \$3,419,717 remitted to state agencies, \$677,577.58 was deposited into the general fund with the remaining monies distributed to various agency funds.

## **FY2020 Revenues and Expenses**

All debts collected and the cost recovery fees are remitted to the State per statute and offset the general fund appropriation. The amount of the collected debt is transferred to the agency that referred it to the Center and the cost recovery fees are deposited into the general fund.

CGI and the third-party debt collection agencies bill the Center for their services in accordance with their contracted rates and supported by documentation.

Of the \$720,000 of general funds appropriated for FY2020, \$621,535.83 was paid to CGI and the third-party debt collection agencies. The remaining balance of \$98,464.17 was reverted.

## **Breakdown of Debts**

Addendum A is attached and reflects the FY2020 Collection Activities by the Center.

Addendum B is a summary of annual Center activities beginning with FY2020 and goes back to the first year of collections – FY2017.

Addendum C shows the date an agency signed a Memorandum of Understanding with the Center and the agency by agency collection history since FY2014.

Addendum D reflects the Average Debt Referred; Average ORC Payment; Average OCA Payment; Overall Collection Rates and OCA Collection Rates by fiscal years 2017 through 2020.

Addendum E breaks down the Total Inventory of Accounts as of June 30, 2020 by dollar range with associated account numbers and dollar figures. It also breaks down the accounts by South Dakota Debtors and Out-of-State Debtors.

The final Addendum F breaks down the Total Inventory of Accounts by age of debt by Total accounts. It also breaks those numbers down by South Dakota Debtors and Out-of-State Debtors.

## **Obligation Recovery Center Webpage**

The Obligation Recovery Center webpage: (<https://boa.sd.gov/obligation-recovery/default.aspx>) can be found on the BOA website with links to contact information for the Center and to the self-service payment portal. A number of reports, including the annual reports, are also listed.

## ADDENDUM A

### South Dakota Obligation Recovery Center Collection Activity Year to Date FY2020

Recovery Activity	Number	Total Amount	Agency Principal Amount	Agency Interest Amount	Agency Penalty Amount	Cost Recovery Fee	Center Mgt Fees	OCA Fees	OCA	Recovery Fee
Agency - Debts Referred	27,868	\$ 21,782,361.16	\$ 17,835,936.03	\$ 230,743.37	\$ 148,492.11	\$ 3,567,189.65				
Agency - Debts Recalled	4,979	\$ 4,976,079.65	\$ 4,093,097.48	\$ 55,961.95	\$ 8,423.66	\$ 818,596.56				
Agency - Debts Adjusted	71	\$ (297,249.55)	\$ (182,300.35)	\$ (63,476.69)	\$ (15,012.44)	\$ (36,460.07)				
Center - Interest Accrued		\$ 646,898.20		\$ 646,898.20						
Debts Closed – Deceased	10	\$ 18,288.74	\$ 12,616.35	\$ 2,053.12	\$ 1,096.00	\$ 2,523.27				
Debts Closed – Bankrupt	19	\$ 477,425.65	\$ 286,953.47	\$ 123,733.40	\$ 9,348.08	\$ 57,390.70				
Debts Closed – Paid in Full	5,807	\$ 3,423,330.76	\$ 2,710,013.20	\$ 100,725.39	\$ 70,639.78	\$ 541,952.39				
Payments – Received	23,823	\$ 3,303,283.60	\$ 2,591,184.43	\$ 139,186.96	\$ 54,633.25	\$ 518,278.96				
Payments - Returned	784	\$ (130,106.57)	\$ (75,564.27)	\$ (37,851.24)	\$ (1,577.03)	\$ (15,114.03)				
<b>Net Payments</b>	<b>23,039</b>	<b>\$ 3,173,177.03</b>	<b>\$ 2,515,620.16</b>	<b>\$ 101,335.72</b>	<b>\$ 53,056.22</b>	<b>\$ 503,164.93</b>				
Payment Agreements	3,603	\$ 9,592,031.23	\$ 7,542,373.65	\$ 430,031.02	\$ 111,151.99	\$ 1,508,474.57				
Enforcement Notification - Hunting/Fishing License	20,704									
Enforcement Notification - Motor Vehicle	5,326									
Enforcement Notification - Drivers License	5,652									
Letters Sent	73,796									
Inbound Calls	33,107									
Outbound Calls	13,478									
OCA – Referred to OCAs	51,357	\$ 41,371,541.18	\$ 32,958,475.81	\$ 1,196,671.29	\$ 321,138.67	\$ 6,895,255.41				
OCA – Recalled from OCA	14,478	\$ 11,903,278.58	\$ 9,282,879.65	\$ 541,422.72	\$ 95,096.71	\$ 1,983,879.50				
OCA – Payments	4,361	\$ 805,959.59	\$ 626,801.71	\$ 30,346.09	\$ 14,492.07	\$ 134,319.72	\$ 33,334.04		\$ 100,985.68	

**ADDENDUM B**

**FY2020 Center Activities**

<b>Recovery Activity</b>	<b>Accounts</b>	<b>Principal</b>	<b>Interest</b>	<b>Penalties</b>	<b>Total</b>
<b>Agency Debts Referred</b>	27,868	\$ 17,835,936.03	\$ 230,743.37	\$ 148,492.11	\$ 18,215,171.51
<b>Net Payments</b>	23,039	\$ 2,515,620.16	\$ 101,335.72	\$ 53,056.22	\$ 2,670,012.10
<b>Payment Agreements</b>	3,603	\$ 7,542,373.65	\$ 430,031.02	\$ 111,151.99	\$ 8,083,556.66
<b>Enforcement Notifications:</b>					
<b>Hunting/Fishing Licenses</b>	20,704				
<b>Motor Vehicle Registration</b>	5,326				
<b>Drivers License</b>	5,652				
<b>Outside Collection Agencies:</b>					
<b>Net Payments</b>	4,361	\$ 626,801.71	\$ 30,346.09	\$ 14,492.07	\$ 671,639.87
<b>Payment Agreements</b>	1,193	\$ 2,080,406.25	\$ 276,488.78	\$ 45,849.82	\$ 2,402,744.85

**FY2019 Center Activities**

<b>Recovery Activity</b>	<b>Accounts</b>	<b>Principal</b>	<b>Interest</b>	<b>Penalties</b>	<b>Total</b>
<b>Agency Debts Referred</b>	30,217	\$ 19,179,004.49	\$ 902,000.26	\$ 210,759.38	\$ 20,291,764.13
<b>Net Payments</b>	24,010	\$ 2,504,659.66	\$ 124,308.34	\$ 49,956.66	\$ 2,678,924.66
<b>Payment Agreements</b>	3,283	\$ 7,749,235.90	\$ 690,205.25	\$ 135,651.21	\$ 8,575,092.36
<b>Enforcement Notifications:</b>					
<b>Hunting/Fishing Licenses</b>	18,456				
<b>Motor Vehicle Registration</b>	3,165				
<b>Drivers License</b>	3,150				
<b>Outside Collection Agencies:</b>					
<b>Net Payments</b>	5,049	\$ 711,040.90	\$ 15,058.65	\$ 14,693.17	\$ 740,792.72
<b>Payment Agreements</b>	1,106	\$ 1,513,968.67	\$ 141,376.95	\$ 33,553.07	\$ 1,688,898.69

### FY2018 Center Activities

Recovery Activity	Accounts	Principal	Interest	Penalties	Total
<b>Agency Debts Referred</b>	28,800	\$ 19,527,535.00	\$ 3,784,300.00	\$ 337,398.00	\$ 23,649,233.00
<b>Net Payments</b>	22,597	\$ 2,372,348.00	\$ 92,794.00	\$ 45,839.00	\$ 2,510,981.00
<b>Payment Agreements</b>	3,794	\$ 9,055,574.00	\$ 735,569.00	\$ 194,289.00	\$ 9,985,432.00
<b>Enforcement Notifications:</b>					
Hunting/Fishing Licenses	23,638				
Motor Vehicle Registration	4,502				
Drivers License	4,816				
<b>Outside Collection Agencies:</b>					
<b>Net Payments</b>	6,059	\$ 916,803.00	\$ 28,703.00	\$ 16,206.00	\$ 961,712.00
<b>Payment Agreements</b>	553	\$ 1,387,648.75			\$ 1,387,648.75



### FY2017 Center Activities

Recovery Activity	Accounts	Principal	Interest	Penalties	Total
<b>Agency Debts Referred</b>	63,336	\$ 44,579,371.39	\$ 2,391,363.50	\$ 518,075.74	\$ 47,488,810.63
<b>Net Payments</b>	14,295	\$ 1,572,062.10	\$ 27,842.78	\$ 13,938.46	\$ 1,613,843.34
<b>Payment Agreements</b>	4,348	\$ 7,005,635.22	\$ 156,073.01	\$ 66,879.25	\$ 7,228,587.48
<b>Enforcement Notifications:</b>					
Hunting/Fishing Licenses	40,655				
Motor Vehicle Registration	4,680				
Drivers License	4,859				
<b>Outside Collection Agencies:</b>					
<b>Net Payments</b>	1,159	\$ 193,770.72	\$ 1,012.02	\$ 795.93	\$ 195,578.67
<b>Payment Agreements</b>	299	\$ 460,764.39			\$ 460,764.39



**OBLIGATION RECOVERY CENTER**  
**Agency by Agency Annual Collections**

AGENCY	START DATE	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
UNIFIED JUDICIAL SYSTEM*	July 15, 2016	\$ -	\$ -	\$ -	\$ 895,798.54	\$ 1,292,073.00	\$ 1,480,753.50	\$ 1,518,552.44
CORRECTIONS	July 15, 2016	\$ 44,219.82	\$ 30,008.25	\$ 22,303.76	\$ 464,353.29	\$ 451,460.00	\$ 262,434.06	\$ 180,091.27
GAME, FISH & PARKS/AGRICULTURE	September 1, 2016	\$ 6,384.05	\$ 3,637.33	\$ 68.24	\$ 14,075.26	\$ 12,781.00	\$ 7,685.52	\$ 37,120.38
REVENUE	November 1, 2016	\$ 64,033.96	\$ 33,774.57	\$ 4,362.23	\$ 153,913.71	\$ 380,427.00	\$ 416,143.52	\$ 432,534.69
BOARD OF REGENTS:								
USD	December 1, 2016	\$ 163,471.23	\$ 165,242.10	\$ 125,209.15	\$ 167,056.26	\$ 437,481.00	\$ 351,949.16	\$ 334,113.54
DSU	March 1, 2017	\$ 33,433.06	\$ 21,002.43	\$ 46,789.86	\$ 30,633.31	\$ 133,918.00	\$ 117,034.46	\$ 85,309.08
SDSM&T	May 1, 2017	\$ 32,872.62	\$ 32,546.68	\$ 21,363.40	\$ 5,319.21	\$ 48,897.00	\$ 67,591.76	\$ 64,990.32
NSU	January 1, 2017	\$ 19,312.96	\$ 34,068.59	\$ 28,534.21	\$ 39,453.93	\$ 99,388.00	\$ 99,055.11	\$ 79,419.75
BHSU	May 1, 2017	\$ 79,105.37	\$ 83,007.42	\$ 47,350.01	\$ 26,052.97	\$ 205,953.00	\$ 171,715.19	\$ 79,891.20
SDSU	June 1, 2017	\$ 131,538.00	\$ 168,719.00	\$ 111,967.00	\$ 1,661.76	\$ 376,849.00	\$ 362,808.71	\$ 290,541.99
TRANSPORTATION	March 1, 2017	\$ 8,727.98	\$ 5,230.06	\$ 9,360.86	\$ 11,103.76	\$ 28,633.00	\$ 16,452.29	\$ 15,993.65
HUMAN SERVICES	July 1, 2017				\$ -	\$ 370.85	\$ 890.16	\$ 178.00
SECRETARY OF STATE	May 9, 2016							
SOCIAL SERVICES	December 1, 2017	\$ 6,504.00	\$ 2,240.00	\$ 740.00	\$ -	\$ 3,062.00	\$ 62,757.09	\$ 60,007.04
LABOR & REGULATION - DIV OF INSURANCE	February 7, 2018							\$ 1,091.66
ENVIRONMENT & NATURAL RESOURCES	March 1, 2018					\$ 1,400.00	\$ 800.00	\$ 500.25
VETERANS AFFAIRS	August 13, 2018						\$ 281.86	
LABOR AND REGULATION	September 6, 2018						\$ 1,364.99	\$ 83.33
ONE CALL BOARD	December 19, 2017							
PUBLIC UTILITIES COMMISSION	July 10, 2019							
TECHNICAL COLLEGES								
WESTERN DAKOTA TECHNICAL COLLEGE	July 1, 2019							\$ 37,581.81
MITCHELL TECHNICAL COLLEGE	July 1, 2019							\$ 12,485.80
SOUTHEAST TECHNICAL COLLEGE	July 1, 2019							\$ 111,165.77
<b>Total Collections</b>		<b>\$ 589,603.05</b>	<b>\$ 579,476.43</b>	<b>\$ 418,048.72</b>	<b>\$ 1,809,422.00</b>	<b>\$ 3,472,692.85</b>	<b>\$ 3,419,717.38</b>	<b>\$ 3,341,651.97</b>

Start Date Column is the first month of collection by the Center for comparative purposes.  
 FY2015 and FY2016 were not active collection periods for agencies except Board of Regents while setting up the Center.  
 \*Unified Judicial System did not do private collections prior to the Center.  
 ORC first year of operation began July 16, 2016 or FY2017.

**FY20 Annual Report Data**

ADDENDUM D

**Average Debt Referred Amount**

<b>FY17</b>	<b>FY18</b>	<b>FY19</b>	<b>FY20</b>
\$749.79	\$821.15	\$671.53	\$653.62

**Average ORC Payment Amount**

<b>FY17</b>	<b>FY18</b>	<b>FY19</b>	<b>FY20</b>
\$119.93	\$111.12	\$111.58	\$115.89

**Average OCA Payment Amount**

<b>FY17</b>	<b>FY18</b>	<b>FY19</b>	<b>FY20</b>
\$123.89	\$158.72	\$146.72	\$154.01

**Overall Collection Rate**

<b>FY17</b>	<b>FY18</b>	<b>FY19</b>	<b>FY20</b>
4.37%	6.20%	5.11%	5.72%

**OCA Collection Rates**

<b>FY17</b>	<b>FY18</b>	<b>FY19</b>	<b>FY20</b>
0.62%	1.74%	2.41%	2.65%

## Total Inventory of Accounts as of 6/30/2020

Value	# of Accounts	Total Debt	Principal	Penalty	Interest	Avg Case Amt	% of Accounts	% of Total Debt
\$0 - \$100	24,162	\$1,398,886.68	\$1,395,252.57	\$2,696.05	\$938.06	\$57.90	18.27%	1.45%
\$101 - \$200	35,999	\$4,784,604.86	\$4,771,529.72	\$7,699.79	\$5,375.35	\$132.91	27.22%	4.94%
\$201 - \$300	20,029	\$4,982,549.92	\$4,957,317.38	\$13,596.25	\$11,636.29	\$248.77	15.15%	5.15%
\$301 - \$400	11,361	\$3,770,498.82	\$3,743,188.50	\$15,833.86	\$11,476.46	\$331.88	8.59%	3.90%
\$401 - \$500	7,178	\$3,129,691.93	\$3,095,338.01	\$16,539.52	\$17,814.40	\$436.01	5.43%	3.23%
\$501 - \$600	5,519	\$2,932,396.94	\$2,896,298.39	\$12,760.71	\$23,337.84	\$531.33	4.17%	3.03%
\$601 - \$700	4,291	\$2,671,218.00	\$2,629,289.07	\$15,776.31	\$26,152.62	\$622.52	3.24%	2.76%
\$701 - \$800	3,267	\$2,347,819.44	\$2,308,288.64	\$14,145.28	\$25,385.52	\$718.65	2.47%	2.43%
\$801 - \$900	2,377	\$1,939,596.07	\$1,896,957.83	\$15,150.78	\$27,487.46	\$815.98	1.80%	2.00%
\$901 - \$1,000	1,976	\$1,797,300.49	\$1,759,795.11	\$13,970.88	\$23,534.50	\$909.57	1.49%	1.86%
\$1,001 - \$5,000	13,527	\$26,990,605.04	\$25,515,055.53	\$365,346.02	\$1,110,203.49	\$1,995.31	10.23%	27.89%
Over \$5,001	2,559	\$40,046,304.39	\$32,597,777.03	\$459,538.95	\$6,988,988.41	\$15,649.20	1.94%	41.37%
	132,245	\$96,791,472.58	\$87,566,087.78	\$953,054.40	\$8,272,330.40	\$731.91	100.00%	100.00%

\$500 and under of the total inventory accounts for 74.66% of accounts and 18.66% of total debt.

\$1,000 and under of the total inventory accounts for 87.83% of accounts and 30.74% of total debt.

## South Dakota Debtors Inventory of Accounts

Value	# of Accounts	Total Debt	Principal	Penalty	Interest	Avg Case Amt	% of Accounts	% of Total Debt
\$0 - \$100	20,120	\$1,147,206.27	\$1,144,789.21	\$1,625.24	\$791.82	\$57.02	18.96%	1.61%
\$101 - \$200	28,550	\$3,805,754.92	\$3,797,101.77	\$5,779.02	\$2,874.13	\$133.30	26.91%	5.33%
\$201 - \$300	15,960	\$3,959,086.34	\$3,941,304.20	\$10,283.25	\$7,498.89	\$248.06	15.04%	5.55%
\$301 - \$400	9,243	\$3,062,567.26	\$3,042,524.48	\$11,972.96	\$8,069.82	\$331.34	8.71%	4.29%
\$401 - \$500	5,905	\$2,574,555.89	\$2,551,390.49	\$11,849.37	\$11,316.03	\$436.00	5.57%	3.61%
\$501 - \$600	4,578	\$2,431,127.11	\$2,406,048.40	\$8,820.93	\$16,257.78	\$531.05	4.31%	3.41%
\$601 - \$700	3,512	\$2,186,489.96	\$2,159,978.56	\$10,522.04	\$15,989.36	\$622.58	3.31%	3.06%
\$701 - \$800	2,698	\$1,938,219.25	\$1,908,335.58	\$10,474.17	\$19,409.50	\$718.39	2.54%	2.72%
\$801 - \$900	1,948	\$1,586,917.42	\$1,559,674.82	\$11,106.53	\$16,136.07	\$814.64	1.84%	2.22%
\$901 - \$1,000	1,614	\$1,467,000.30	\$1,442,057.96	\$9,798.20	\$15,144.14	\$908.92	1.52%	2.06%
\$1,001 - \$5,000	10,233	\$20,171,856.53	\$19,343,635.74	\$228,816.29	\$599,404.50	\$1,971.26	9.65%	28.27%
Over \$5,001	1,735	\$27,033,226.74	\$24,055,744.38	\$217,653.58	\$2,759,828.78	\$15,581.11	1.64%	37.88%
	106,096	\$71,364,007.99	\$67,352,585.59	\$538,701.58	\$3,472,720.82	\$672.64	100.00%	100.00%

\$500 and under of SD Debtor accounts is 75.19% of total accounts and 17.07% of total debt.

\$1,000 and under of SD Debtor accounts is 88.72% of total accounts and 33.85% of total debt.

## Non-Resident Debtors Inventory of Accounts

Value	# of Accounts	Total Debt	Principal	Penalty	Interest	Avg Case Amt	% of Accounts	% of Total Debt
\$0 - \$100	4,042	\$251,680.41	\$250,463.36	\$1,070.81	\$146.24	\$62.27	15.46%	0.99%
\$101 - \$200	7,449	\$978,849.94	\$974,427.95	\$1,920.77	\$2,501.22	\$131.41	28.49%	3.85%
\$201 - \$300	4,069	\$1,023,463.58	\$1,016,013.18	\$3,313.00	\$4,137.40	\$251.53	15.56%	4.03%
\$301 - \$400	2,118	\$707,931.56	\$700,664.02	\$3,860.90	\$3,406.64	\$334.25	8.10%	2.78%
\$401 - \$500	1,273	\$555,136.04	\$543,947.52	\$4,690.15	\$6,498.37	\$436.08	4.87%	2.18%
\$501 - \$600	941	\$501,269.83	\$490,249.99	\$3,939.78	\$7,080.06	\$532.70	3.60%	1.97%
\$601 - \$700	779	\$484,728.04	\$469,310.51	\$5,254.27	\$10,163.26	\$622.24	2.98%	1.91%
\$701 - \$800	569	\$409,600.19	\$399,953.06	\$3,671.11	\$5,976.02	\$719.86	2.18%	1.61%
\$801 - \$900	429	\$352,678.65	\$337,283.01	\$4,044.25	\$11,351.39	\$822.09	1.64%	1.39%
\$901 - \$1,000	362	\$330,300.19	\$317,737.15	\$4,172.68	\$8,390.36	\$912.43	1.38%	1.30%
\$1,001 - \$5,000	3,294	\$6,818,748.51	\$6,171,419.79	\$136,529.73	\$510,798.99	\$2,070.05	12.60%	26.82%
Over \$5,001	824	\$13,013,077.65	\$8,542,032.65	\$241,885.37	\$4,229,159.63	\$15,792.57	3.15%	51.18%
	26,149	\$25,427,464.59	\$20,213,502.19	\$414,352.82	\$4,799,609.58	\$972.41	100.00%	100.00%

\$500 and under of Non-Resident Debtor accounts is 72.47% of total accounts and 10.36% of total debt.

\$1,000 and under of Non-Resident Debtor accounts is 84.25% of total accounts and 22.01% of total debt.

**ADDENDUM F**

<b>Total Inventory of Accounts by Age of Debt</b>						
<b>Age Range</b>	<b># of Accounts</b>	<b>Total Debt</b>	<b>Principal</b>	<b>Penalty</b>	<b>Interest</b>	<b>Avg Case Amt</b>
0-6 months	2,427	\$551,820.43	\$549,099.57	\$806.41	\$1,914.45	\$227.37
6-12 months	10,175	\$4,223,067.10	\$4,040,889.21	\$78,116.61	\$104,061.28	\$415.04
1-2 Years	21,062	\$8,395,550.17	\$8,034,538.25	\$123,053.35	\$237,958.57	\$398.62
2-3 Years	20,839	\$8,528,785.30	\$8,145,403.15	\$106,893.40	\$276,488.76	\$409.28
3-4 Years	16,595	\$8,222,435.28	\$7,785,915.84	\$95,447.07	\$341,072.37	\$495.49
4-5 Years	10,661	\$6,988,172.09	\$6,709,630.05	\$74,986.54	\$203,555.50	\$655.52
5-6 Years	7,982	\$6,086,724.07	\$5,855,934.46	\$69,141.93	\$161,647.69	\$762.60
6-7 Years	7,251	\$5,926,979.57	\$5,614,530.24	\$62,179.39	\$250,269.94	\$817.46
7-8 Years	5,362	\$5,432,438.37	\$5,057,656.08	\$49,106.87	\$325,675.42	\$1,013.14
8-9 Years	3,702	\$4,826,460.62	\$4,422,213.65	\$43,798.89	\$360,448.08	\$1,303.74
10+ Years	26,192	\$37,609,039.60	\$31,350,277.30	\$249,523.95	\$6,009,238.34	\$1,435.93
	132,245	\$96,791,472.58	\$87,566,087.78	\$953,054.40	\$8,272,330.40	\$731.91

<b>South Dakota Debtors Inventory of Accounts by Age of Debt</b>						
<b>Age Range</b>	<b># of Accounts</b>	<b>Total Debt</b>	<b>Principal</b>	<b>Penalty</b>	<b>Interest</b>	<b>Avg Case Amt</b>
0-6 months	1,925	\$442,562.52	\$439,969.63	\$806.41	\$1,786.48	\$229.90
6-12 months	6,392	\$2,419,309.99	\$2,344,458.28	\$38,376.54	\$36,475.18	\$378.49
1-2 Years	16,757	\$6,257,390.94	\$6,059,522.49	\$77,053.09	\$120,815.36	\$373.42
2-3 Years	16,157	\$6,424,835.78	\$6,172,662.08	\$66,679.17	\$185,494.52	\$397.65
3-4 Years	12,543	\$6,030,634.28	\$5,781,383.14	\$57,850.62	\$191,400.52	\$480.80
4-5 Years	7,959	\$5,018,417.77	\$4,925,793.02	\$42,545.31	\$50,079.45	\$630.53
5-6 Years	5,863	\$4,416,185.02	\$4,311,144.91	\$40,827.44	\$64,212.68	\$753.23
6-7 Years	5,160	\$4,126,030.61	\$4,015,292.78	\$35,844.50	\$74,893.33	\$799.62
7-8 Years	3,736	\$3,754,970.73	\$3,621,887.15	\$28,801.29	\$104,282.30	\$1,005.08
8-9 Years	2,551	\$3,358,938.81	\$3,184,042.51	\$26,040.06	\$148,856.24	\$1,316.71
10+ Years	17,939	\$24,779,050.24	\$22,326,871.28	\$110,798.57	\$2,341,380.39	\$1,381.29
	96,982	\$67,028,326.69	\$63,183,027.26	\$525,622.99	\$3,319,676.44	\$691.14

<b>Non-Resident Debtors Inventory of Accounts by Age of Debt</b>						
<b>Age Range</b>	<b># of Accounts</b>	<b>Total Debt</b>	<b>Principal</b>	<b>Penalty</b>	<b>Interest</b>	<b>Avg Case Amt</b>
0-6 months	502	\$109,257.91	\$109,129.94	\$0.00	\$127.97	\$217.65
6-12 months	3,783	\$1,803,757.11	\$1,696,430.93	\$39,740.08	\$67,586.11	\$476.81
1-2 Years	4,305	\$2,138,159.23	\$1,975,015.76	\$46,000.26	\$117,143.22	\$496.73
2-3 Years	4,682	\$2,103,949.53	\$1,972,741.07	\$40,214.23	\$90,994.24	\$449.42
3-4 Years	4,052	\$2,191,801.01	\$2,004,532.70	\$37,596.45	\$149,671.86	\$540.99
4-5 Years	2,702	\$1,969,754.32	\$1,783,837.04	\$32,441.23	\$153,476.05	\$729.13
5-6 Years	2,119	\$1,670,539.05	\$1,544,789.55	\$28,314.49	\$97,435.01	\$788.55
6-7 Years	2,091	\$1,800,948.96	\$1,599,237.46	\$26,334.89	\$175,376.62	\$861.49
7-8 Years	1,626	\$1,677,467.64	\$1,435,768.94	\$20,305.59	\$221,393.12	\$1,031.65
8-9 Years	1,151	\$1,467,521.81	\$1,238,171.14	\$17,758.83	\$211,591.84	\$1,275.00
10+ Years	8,253	\$12,829,989.36	\$9,023,406.02	\$138,725.39	\$3,667,857.95	\$1,554.68
	35,263	\$29,763,145.90	\$24,383,060.52	\$427,431.41	\$4,952,653.97	\$844.05

As of June 30, 2020