

**MODERN FINANCE CO.  
10432 PAGE AVENUE  
ST. LOUIS, MISSOURI 63132  
TELEPHONE: 314-423-9112  
FAX: 314-423-6241**

December 20, 2019

EmploymentSkipTracing.com  
7710 Carondelet Ave, Suite 513  
St. Louis, MO 63105

To Whom It May Concern,

Steve Singer contacted our company at the end of 2017 advising us of his Employmentskiptracing.com Company and the service it provides for locating judgment debtors employment for collection. His contact with us was very timely due to changes made within. We were in need of hiring a skip tracer or finding a service to locate employment on our debtors for collection. As a company in consumer financing in the sub-prime lending a certain amount of loss is expected, however, recovery is key. Especially since we recover our own receivables.

We decided to try his services in 2018 before we hired another skip tracer. The cost of hiring, time involved in training and aggravation, as well as to sign up with the individual databases, (of which we have used some), we wanted to compare how cost effective they would be for our company. He advised they used several different databases to locate debtor's employment for us via garnishment at a reasonable fee. He offered a trial period to show the output of results.

As a result of the volume of output on the trial we decided to employ their services. New employment for debtors is received each week. We have found the information to be accurate, hence helping to yield a higher return on our collections at a reasonable fee. Should a refund be requested, providing the documentation to them, a credit had been given.

We have been very pleased with his services. His company is a valuable asset for us. Therefore, would recommend his services for any future client looking for reliable, accurate and weekly updates for their skip tracing needs. Steve has always been personally available and easy to work with for any questions or concerns you may have. Steve is very prompt in returning calls or emails.

Cordially,



Linda Chapnick