

Service Process Guide

Integrity Debt Recovery and Collateral Management Corporation

Loan Services • Debt Recovery • Collateral Management

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Overview

This guide outlines the structured process Integrity Debt Recovery and Collateral Management Corporation (IDRCM) follows for each of its core services. Every engagement is delivered through clear, transparent, and professionally managed steps designed to protect the interests of all parties.

Loan Services

Step 1: Application Submission

- Complete the loan application form.
- Submit valid identification and supporting documents.

Step 2: Credit & Financial Assessment

- Review of income, business performance, and repayment capacity.
- Verification of provided information.

Step 3: Collateral Evaluation

- Assessment and valuation of proposed collateral (where applicable).
- Verification of ownership and legal status.

Step 4: Approval & Agreement

- Loan terms, interest rates, and repayment schedule are presented.
- Signing of loan agreement and collateral documentation.

Step 5: Disbursement

- Funds are released through approved payment channels.

Step 6: Repayment & Monitoring

- Borrower makes repayments according to the agreed schedule.
- Ongoing account support and monitoring.

Debt Recovery Services

Step 1: Case Submission

- Client submits details of outstanding debt and supporting documentation.

Step 2: Case Review

- Verification of debt validity and review of recovery options.

Step 3: Recovery Strategy Development

- Development of a customized recovery plan.

Step 4: Debtor Engagement

- Professional communication and negotiation with the debtor.

Step 5: Settlement or Recovery Action

- Recovery through payment arrangements, settlements, or legal channels where necessary.

Step 6: Reporting & Remittance

- Regular progress updates provided to the client.
- Recovered funds are remitted according to agreed terms.

Collateral Management Services

Step 1: Asset Registration

- Documentation and registration of collateral assets.

Step 2: Due Diligence

- Verification of ownership, condition, and legal compliance.

Step 3: Asset Valuation

- Professional valuation to determine market value.

Step 4: Safekeeping & Monitoring

- Continuous tracking, inspection, and management of collateral assets.

Step 5: Risk Assessment

- Periodic review of asset condition and value.

Step 6: Release or Enforcement

- Release of collateral upon fulfillment of obligations.
- Enforcement procedures initiated only when contractual obligations are not met.

Why Choose IDRCM?

- Professional and ethical service delivery.
- Fast and transparent processing.
- Strict confidentiality and data protection.
- Compliance with Liberian laws and industry standards.
- Experienced team dedicated to protecting client interests.

For more information, contact our team at +231 779 603 659 or visit our office at By Pass and Carey Street intersections, Monrovia, Liberia.