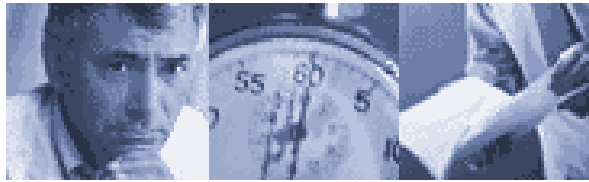


Seriousness
Professionality
Innovation



Risk
Management

WWW.LINEACREDITO.IT



LINEACREDITO

THE BUSINESS PARTNER



LINEACREDITO

Central office: Orvieto (TR) – via delle Acacie n. 20, Z.I.
Tel.: 0763/393748 (10 l.) – Fax: 0763/393301 (2 l.)

Other offices:
Perugia , Pistoia, Roma



40 employees- 1.000 customers – 13.000 information/year – 21.000/recoveries – in the whole world



Gruppo Moretti

| | |
|---|---|
|  <p>RICERCA MERCATO</p> |  <p>ProntoDetective</p> |
| <p>Market Research</p> | <p>European Investigation Network</p> |
| <p>www.ricercamercato.it</p> | <p>www.prontodetective.it</p> |






DATA BANK ITALY

First evaluation of the risk

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|---|--|---|
|  | <h3>FILTER RISK</h3> | <p>The only Data Bank in Italy that allows to check with a simultaneous research in various files, always up-to-date, if a person (private or companies) is in one of the following list:</p> <p>BOUNCED CHECK PROGRAM, SIGNATURE INTERDICTION PROGRAM, F.A.L.(LEGAL REGISTER OF INFORMATIONS) PROGRAM, BANKRUPT PROCEDURES PROGRAM, REALTY MOVEMENT PROGRAM</p> |
|  | <h3>BASIC REPORT</h3> | <p>It contains official information(camerals, realty movements, 4 balance voices and 4 balance indexes) with a final risk opinion. <i>For supplies from 4.001 to 8.000 €</i></p> |
|  | <h3>RESUME</h3> <p>Immediate decision</p> | <p>Novelty 2005</p> <p>Report for micro supplies, invented to give customers a synthetic instrument but at the same time complete and above all, simple to read. <i>For supplies not superior to 4.000 €</i></p> |
|  | <h3>LEONARDO</h3> <p>The evolution</p> | <p>Novelty 2005</p> <p>It contains historical information, shareholding, capital assets. A real work of engineering, our best product for 2005. <i>For supplies from 8.001 to 15.000 €</i></p> |
|  | <h3>Executive</h3> <p>for recovery credits</p> | <p>Novelty 2005</p> <p>EXECUTIVE is our report on line for credit recovery; it contains cameral, actionary and realty monitoring, and an ensemble of present prejudicials.</p> |
|  | <h3>INFOCAMERE</h3> | <p>It is a service given by the association of the chamber of commerce, at more competitive prices:</p> <p>Certificate of registration at chamber of commerce - Protests - Partners archive</p> |
|  | <h3>BILANCI</h3> | <p>Synthetic balance</p> <p>Triennial comparison Novelty 2005</p> <p>Indexes Novelty 2005</p> <p>Synthetic + indexes Novelty 2005</p> <p>Analytical (evasion 1-2 h.)</p> |





Trade information Italy

Financial analysis and local sources

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|--|----------------------|---|
|  | FULL REPORT | <p>It is a report that contains: identification and prejudicial scans, an ensemble of files from local sources and some financial synthetic files.</p> <p style="text-align: center;">For supplies not superior to 25.000 €</p> |
|  | DOSSIER | <p>With regards to a Full Report, it contains a detailed financial analysis, payment experiences c/o Banks and suppliers, an inspection in the central office and a complete balance.</p> <p style="text-align: center;">For supplies not superior to 50.000 €</p> |
|  | FOTOREPORT | <p>It is a really commercial investigation, with a photographic report and with a large collecting of information on the spot; all possible sources are examined.</p> <p style="text-align: center;">For supplies over 50.000 €</p> |
|  | PERSONAL RP | <p>It provides information for direct supplies to private. It contains identifying, camerals, prejudicials, realty movements and information from unofficial fonts.</p> |
|  | PREASSUNZIONE | <p>A report that involves the personnel department, that carries out a verifications of curriculum and collects all the (legal) information to determine the validity of a person.</p> |


Pre-legal Information - Italy

Information for Credit Recovery

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|  | CREDIT PLUS | <p>Patrimonial report that contains information on the realty movements, possibility of recovery of credit through third party, information for notification of acts, shareholding.</p> |
|  | VISURE PRA | <p>To obtain information about vehicle owners through license plates, or to verify number of vehicles owned by any specific person.</p> |
|  | RINTRACCIO | <p>One of the factors that today delays proceedings is obtaining a legal addresses for the notification of acts.</p> |
|  | VISURE IPOTECARIE | <p>Service executed at all the "Conservatorie RR.II." in the whole Italy to know through a combination of "catasto / conservatoria the properties and eventual mortgages.</p> |


Trade Information Europe

Executed with a network of correspondents

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|  | <p>EUROFULL</p> | <p>European information given with a network of international correspondents. The EUROFULL'S service is available, in some countries, in the speediest express version. Possible reports also in the very smallest European countries.</p> |
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Trade Information over Europe/Extraeuropean countries

Executed with a network of correspondents

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|---|----------------------------|---|
|  | <p>INTERDOSSIER</p> | <p>Informative international and extraeuropean report, executed with our network of correspondents. Interdossier assures safety, accuracy, and speed in delivering information.</p> |
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Recovery and management of the credit

From the extrajudicial to the transfer of the credit

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|---|---------------------------------------|--|
|  | <p>GESTIONE INCASSI</p> | <p>Thanks to the experience ripened by the continued cooperation with our clients and with the professional who assist them, (business consultants and lawyers), we have created the "Gestione Incassi" service (costs of administration, interests and various client expenses are excluded). It is executed only by phone, with no paper documentation, and without using the word "Recovery Credits".</p> |
|  | <p>RECUPERO STRAGIUDIZIALE</p> | <p>The practices are finished in 60 working days. In this period the debtor is contacted by mail, by telephone through our operators and by our collectors. In the end a notification warning is sent. In case of failed recovery a very detailed report will be executed, that will give information about all actions carried out on each case.</p> |
|  | <p>FASE PRE-LEGALE</p> | <p>This is a mark of distinction. <i>We are fans of companies because we work for them.</i></p> <p>In fact, the judicial stage of recovery is promoted only on "secure" cases, through informative instruments (Information for credit recovery) that allows the comprehension of the probability there is of successfully collecting. <i>Placed side by side, they integrate and ease the proceedings.</i></p> |
|  | <p>FASE GIUDIZIALE</p> | <p>Lineacredito, through a core of affiliated Legal Offices of top level, or through the client's lawyers, is capable to assure an adequate assistance to the good of the judicial recovery action.</p> |
|  | <p>CESSIONE DEL CREDITO</p> | <p>Lineacredito offers at the end of their assistance "Cessione del Credito": a credit transfer service, with the advantageous service for the removal of taxable incomes on uncollected credits. Through an Holding Company we assure speed and professional service.</p> |

Gestione Portafoglio Integrata - G.P.I.

The alternative to credit insurance

The **G.P.I. Gestione portafoglio integrata** is an instrument which, in alternative to the **credit insurance**, allows the Client, altogether or partially, the control of his Client Portfolio. The **G.P.I.** service is only directed to subscribers, foresees an entry level of at least 15 clients, with a **discount of 15%** on our price list.

The Client has the full liberty of giving only the cases that he thinks are really at risk or, if it is appropriate, also the full portfolio; the service can be an integration of the credit insurance or replace it completely.

At the first level, **1° phase**, the debtor is subjected to a first check, consisting of an informative report, more or less detailed, based on the amount of account, according as this diagram:

- **Full Report Information – for a credit line not superior to €15.000,00**
- **Dossier Information – for a credit line between €15.000,00 and 50.000,00**
- **Fotoreport Information – for a credit line superior to €50.000,00**

If the success of the trade information is negative, the case exits automatically out of *Gestione portafoglio integrata*, otherwise the position is inserted into a G.P.I. database.

In the second level, **2° phase**, the position of the debtor is subjected to a monthly monitoring, subjected to the list costs; the monitoring is repeated for five months and analysed in the following aspects:

- **Regularity of payments;**
- **variations in the Chamber of Commerce;**
- **press news;**
- **prejudicials.**

If, in this phase, we notice negatives elements the positions are barred from **G.P.I. Gestione portafoglio integrata**, with immediately communication to the Clients.

In the sixth month the monitoring cycle ends and is transferred again to the **1° phase**, with a **discount of 15%** on the prices list. Naturally, in case of negative evaluation, it is immediately barred from the *G.P.I. Gestione portafoglio integrata*, with immediate communication to the Client. For the **2° phase** the following services are offered:

- **contact and verifications of Banks;**
- **contact and verifications of clients and of suppliers;**
- **verifications and variation of capital;**
- **information found from local sources.**

This request amplifies the cost of the monitoring phase, maximum list cost is €5,94, + 50%.

As **guarantee of** our services, to those clients who are insolvent and although the control of the "Gestione del Portafoglio," we offer the following assistance:

- practice **at cost €0,00 (zero)** for the **extrajudicial credit recovery;**
- discount of **30%** on all essential services during the pre-legal phase and in the eventual administration of the credit recovery in the judicial phase.

Our clients in Italy

COMPANIES



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PUBLIC COMPANIES



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BANKS



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