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COLLINS FINANCIAL SERVICES USA, INC.

FOR IMMEDIATE RELEASE

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Collins Financial Services Secures Debt Financing to Support Growth

AUSTIN, Tex. – November 24, 2008 – Collins Financial Services USA, Inc., a leading purchaser, collector and reseller of charged-off consumer debt, announced today that it has received debt financing from LBC Credit Partners, a mezzanine fund that provides privately negotiated loans to middle market businesses. The funding will be used to support the company's portfolio growth by capitalizing on the favorable purchase opportunities currently available in the market.

Over the last two years, Collins has continued to position itself as one of the leading debt buyers in the industry. The company has strengthened its management team, invested in industry leading technologies and analytical tools, improved its operational efficiency and now has further strengthened its balance sheet to fund new portfolio purchases. These initiatives have allowed the company to achieve strong revenue and profit growth in 2008 despite the challenging macro economic environment.

Robert DiGennaro, chief executive officer of Collins Financial, said, "We are pleased to have secured this funding at a time when it is extremely difficult to obtain any form of new financing. This additional capital positions Collins for continued profitable expansion, and will enable the company to significantly grow its business over the next several years. There are clearly

attractive opportunities for well-funded purchasers of unsecured consumer debt from the nation's top credit card issuers and Collins is well-positioned in this environment. Along with the rest of the Collins leadership team, I am excited about the company's future prospects and believe the commitment from LBC Credit Partners is a strong validation of our business model and growth potential."

In addition to the debt funding from LBC Credit Partners, Collins has a credit facility with the Lender Finance unit of Wells Fargo Foothill, part of Wells Fargo & Company (NYSE:WFC). Collins Financial's majority owner is Brazos Private Equity Partners, LLC.

About Collins Financial Services USA, Inc.

Collins Financial is a leader in the acquisition, selling and collection of portfolios of defaulted consumer receivables that have been charged off by the original creditors. The Company combines innovation, the highest standard of compliance, and complete integrity in its business transactions, which include collecting credit card and retail card debt. Based in Austin, Texas, Collins Financial over the past twelve years has purchased consumer debt with a face value of more than \$7 billion. For additional information about Collins Financial, please call (512) 347-1492, toll-free (800) 570-5007, or visit the Company's newly renovated website at www.cfsi.net.

About Brazos Private Equity Partners, LLC

Brazos Private Equity Partners, LLC, of Dallas, one of the most active middle-market private investment firms in the United States, specializes in leveraged acquisitions and recapitalizations of established, profitable companies with strong and proven management teams, predictable cash flows and significant growth potential. Brazos partners with management teams to invest in manufacturing, consumer, healthcare, distribution and financial services businesses. Brazos has approximately \$1.4 billion under management. For additional information about Brazos, please visit the firm's website at www.brazosinv.com.

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