### AGENDA ITEM

				F TRUSTEES ENDA		
·						
		Workshop	X	Regular		Special
(A)	X I	Report Only				Recognition
	Present	ter(s): Sonia Gonzal	ez, Attorney at	t Law		
	Briefly	describe the subje	ct of the repo	rt or recognition	presentation.	
	D	ELINQUENT COLLE	CTION ACTIVI	TIES FOR APRIL -	JUNE, 2019	
<b>(B)</b>		Action Item				
	Present	ter(s):				
	Briefly	describe the action	n required.			
	<b></b>		4	ffunde if enviore	roguirod	
(C)	Fundin	g source: Identify	the source o	r tunds if any are	requireu.	
(D)	Clarific	ation: Explain any this item.	v question or	issues that migh	t be raised reg	arding



## Quarterly Summary of Delinquent Tax Collection Activities and Results for Eagle Pass ISD



### April – June 2019

### Linebarger Goggan Blair & Sampson, LLP

Travis Park Building, 711 Navarro, Suite 300, San Antonio, Texas 78205 (210) 225-6763 (800) 876-6144 Fax (210) 225-6410

www.lgbs.com

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#### LINEBARGER GOGGAN BLAIR & SAMPSON, LLP Attorneys at Law 711 Navarro, Suite 300 San Antonio, TX 78205

Main: 210.225.6763

July 16, 2019

School Board of Trustees Eagle Pass ISD 1420 Eidson Road Eagle Pass, Texas 78852

RE: April - June 2019 Quarterly Delinquent Tax Collection Report

Dear Trustees:

We are pleased to present this quarterly report for the period of April – June 2019 summarizing the delinquent tax collection services we have provided Eagle Pass ISD. Our work plan and activity reports reflect a consistent effort by the firm to maximize results. While we work to collect all eligible accounts referred to the firm, we are mindful to expedite the collection of the District's largest accounts as quickly as possible. Our technology and experienced professionals enable us to work and monitor every delinquent account. The aggressive, but fair approach we take continues to receive good response from taxpayers. Recognizing that legal enforcement is a last resort option, we encourage payment plans for those needing such arrangements to meet their obligations to the District. We want to assure you that while our program is fair and aggressive, we continue to place a high priority on providing professional courteous taxpayer assistance to help those taxpayers that are experiencing financial hardship during these tough economic times.

Our entire staff remains focused on delivering services with the high degree of excellence that you have come to expect from our firm. Please contact us if you, the school board, or other administrative personnel have any questions about this report or the services we provide Eagle Pass ISD.

Kindest regards,

SONIA A. GONZALEZ Partner

cc: Samuel Mijares, Superintendent of Schools Ismael Mijares, Deputy Superintendent for Business & Finance Deniz Brown, Benefits & Risk Management Director Rolando Martinez, Tax Assessor Collector

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# **CHAPTER I**

## **Work Plan Elements to Maximize Collections**

Note: The firm regularly analyzes the County's tax roll to ensure our efforts maximize collection results. Thus, the work plan below is a general overview of the efforts we initiate on a monthly basis.

### Notifications

- > Mail first notification in April to early turnover BPP accounts and all other accounts in July
- > Mail BPP notice of intent to seize in August
- > Mail second notification and 1<sup>st</sup> follow-up notice in September
- > Mail 3rd notice and 2nd follow-up notice in December
- > Mail special, targeted communications monthly depending on account status each month

#### Litigation

- > Randomly file lawsuits, with focus on high dollar, chronic accounts each month
- > Take necessary steps to move all pending cases through the court system each month
- Conduct monthly Sheriff sales and initiate a resale of struck off property twice a year (May and November)
- When necessary initiate tax seizures to protect the tax lien on business personal property accounts
- File proof of claims in bankruptcy courts throughout the United States where taxes are due, and take actions necessary to secure taxes in the discharge of the bankruptcy

#### Research

- > Conduct skip tracing research on all accounts flagged with bad address
- Secure an abstract of title on property before filing suit on delinquent accounts
- > Conduct follow-up research on defendants where citations have not been successfully served
- Initiate any other title or ownership research necessary to expedite resolution and payment of accounts

### **Taxpayer Communication**

- Initiate contact with larger accounts and business personal property accounts to expedite payment
- > Set up payment plans as authorized by the Eagle Pass ISD Tax Office
- > Remain available during all business hours to assist taxpayers by phone or in person
- > Respond to incoming correspondence within these business days

### **Other Work Plan Elements**

- Maintain communication with all governmental departments (i.e.: Tax Office, Appraisal District, District Clerks Office, Sheriff's Department, and Judiciary) involved in the collection process to ensure the collection program remains as efficient as possible and serves to maximize collections while serving the needs of taxpayers
- > Provide reports and information whenever necessary to the District

# EAGLE PASS ISD ACTIVITY SUMMARY

April – June 2019				
	Number of Accounts	Dollar Amount		
Mailings				
Mass Mailing (February 2019)	5,217	\$7,253,703.73		
Target Mailings (April – June 2019)	379	\$734,617.79		
Taxpayer Assistance and Payment Arran	ngements			
Outbound Collection Calls	552	\$1,747,297.16		
Taxpayer Walk Ins	483	\$1,422,065.09		
In Bound Phone Inquiries & Correspondence	637	\$1,826,751.05		
Law Firm Payment Holds	12	\$31,314.65		
Tax Office Payment Arrangements	12	\$24,440.06		
Research and Litigation				
Abstracts of Title and Ownership Research	400	N/A		
Lawsuits Filed	62	\$293,152.51		
Judgments Entered	7	\$27,739.53		
Properties Set for Sale	8	N/A		

### **CHAPTER II**

# **Delinquent Collection Activity**

### A. Mass Mailings

We mail personalized letters to all accounts on the tax roll that are not involved in litigation or have a condition that would prevent immediate legal action such as a payment arrangement, exemption, age or disability deferral, appraisal dispute, or other conditions that negate legal action. The mailing initiated on February 2019 is reflected below.

	Mass Mai	ling Activ	ity
Time Period	Letter Type	Number of Letters	Dollar Amount
May 2019	33.07 Resolution	5,217	\$7,253,703.73
Ţ	OTAL	5,217	\$7,253,703.73

Sample letter is included on the following page.

### **B. Targeted Mailings**

Each week the Firm mails personalized letters to groups of taxpayers based on the status of the account. The letters include Notice of Default, Trial Notice, Notice of Court Costs Due, Notice of Intent to Enforce Judgment, Notice of Seizure, Notice of Tax Foreclosure, Notice of Non-Suit Letters, and Notice of Lawsuit Dismissal.

Target Mailing Activity				
Time Period	Number of Letters	Dollar Amount		
April 2019	102	\$230,865.54		
May 2019	66	\$217,546.46		
June 2019	211	\$286,205.79		
TOTAL	379	\$734,617.79		

\*Targeted Letters are sent to all identified property owners and lien holders associated with the delinquent accounts and any related pending lawsuit.

Multiple years owed

#### NOTICE OF DELINQUENT TAXES Eagle Pass Independent School District

### TO-PO-S49

DELINQUENT TAXES	:	\$1,115.21
PENALTY/INTEREST	:	\$2,381.88
TOTAL DUE	:	\$3,497.09

<u>հակատկորկընը հարևնքներ մի հարկինը կոնդներ հրանինը։</u>

#### RE: Acct. #15206 CAD#15206- QUEMADO TOWNSITE, BLOCK A, LOT 2 (see attached DELINQUENT ACCOUNT STATEMENT)

#### **IMPORTANT NOTICE**

#### Additional Collection Penalty Applies to 2018 Property Taxes Unpaid as of July 1, 2019 Dear Taxpayer:

As of May 2, 2019, the official records indicate a tax delinquency for one or more years on the property described and as shown at the top of this notice.

This is to inform you that any 2018 taxes remaining unpaid on July 1, 2019, will on that date become subject to an additional penalty of 15% of the taxes, penalty and interest then due, pursuant to Section 33.07 of the Texas Tax Code.

IF THE PROPERTY DESCRIBED IN THIS DOCUMENT IS YOUR RESIDENCE HOMESTEAD, YOU SHOULD CONTACT THE TAX COLLECTOR FOR EAGLE PASS ISD REGARDING A RIGHT YOU MAY HAVE TO ENTER INTO AN INSTALLMENT AGREEMENT DIRECTLY WITH THE TAX COLLECTOR FOR EAGLE PASS ISD FOR THE PAYMENT OF THESE TAXES.

#### THE TAXES ON THIS PROPERTY ARE DELINQUENT. THE PROPERTY IS SUBJECT TO A LIEN FOR THE DELINQUENT TAXES. IF THE DELINQUENT TAXES ARE NOT PAID, THE LIEN MAY BE FORECLOSED.

Please disregard this notice if you have paid these taxes since May 2, 2019, or if you owe 2018 taxes only and you are timely paying those taxes in quarterly installments or in split payments.

Payment may be made to Eagle Pass Independent School District Tax Office, PO Box 1530, Eagle Pass, TX 78853, (830)773-3826.

IF YOU ARE 65 YEARS OF AGE OR OLDER OR ARE DISABLED, AND YOU OCCUPY THE PROPERTY DESCRIBED IN THIS DOCUMENT AS YOUR RESIDENCE HOMESTEAD, YOU SHOULD CONTACT THE APPRAISAL DISTRICT REGARDING ANY ENTITLEMENT YOU MAY HAVE TO A POSTPONEMENT IN THE PAYMENT OF THESE TAXES.

PLEASE RETURN THIS LETTER TO THE TAX OFFICE WITH YOUR PAYMENT.

## **CHAPTER III**

### **Taxpayer Assistance**

### A. Taxpayer Inquiries

Taxpayers are encouraged to contact us to resolve their delinquent accounts. We have experienced bilingual personnel available Monday – Friday from 8:00 am to 5:30 pm to assist taxpayers. Each communication represents an opportunity to resolve problems and facilitate the payment of taxes. This chapter of the report summarizes our taxpayer assistance efforts based on the origin of the inquiry (walk-in, by phone or in writing).

Outbound Collection Calls			
Time Period	Number of Accounts	Dollar Amount	
April 2019	130	\$386,293.53	
May 2019	280	\$884,229.96	
June 2019	142	\$476,773.67	
TOTAL	552	\$1,747,297.16	

In Bound Correspondence and Phone Inquiries				
Time Period	Number of Accounts	Dollar Amount		
April 2019	230	\$596,665.51		
May 2019	236	\$627,328.37		
June 2019	171	\$602,757.17		
TOTAL	637	\$1,826,751.05		

Taxpayer Walk Ins				
Time Period	Number of Accounts	Dollar Amount		
April 2019	165	\$598,141.02		
May 2019	177	\$409,938.24		
June 2019	141	\$413,985.83		
TOTAL	483	\$1,422,065.09		

### **B.** Payment Arrangements

Taxpayers who are unable to pay their delinquent taxes in full are provided payment plan options based on the criteria set forth by the District. We encourage taxpayers who need assistance to utilize this payment opportunity to resolve their delinquent accounts.

Payment plans help to expedite payment in full by allowing financially challenged taxpayers partial payment options. The Tax Office provides formal payment contracts with specified time periods to pay off the delinquent balance. During the payoff period the account is placed on hold to prevent collection enforcement through legal action. Payment resolutions negotiated by the Firm usually involve business and larger real estate accounts because of the direct contact we initiate to collect the taxes. If partial payments are the only feasible way to resolve the account, we agree to process their partial payments and extend a 30-day hold to make their next payment.

When a payment hold is placed on the account, the Firm will not take legal action to collect the taxes due. All payment holds have a drop date so that collection enforcement can resume as necessary. If an account is already involved in litigation when a payment agreement is made, the litigation process is allowed to continue until a judgment is entered. Efforts to enforce the judgment will not be taken as long as the taxpayer complies with the payment plan.

Law Firm Payment Holds			
Time Period	Number of Accounts	Dollar Amount	
pril 2019	1	\$0.00	
May 2019	0	\$0.00	
une 2019	11	\$31,314.65	
TOTAL	12	\$31,314.65	

### **Tax Office Payment Arrangements**

Time Period	Number of Accounts	Dollar Amount
April 2019	4	\$7,118.65
May 2019	2	\$7,187.05
June 2019	6	\$10,134.36
TOTAL	12	\$24,440.06

## **CHAPTER IV**

### Research

### A. Address and Ownership Research

The Firm's research personnel have access to national search engines to update address information on return mail or accounts on the tax roll that have an insufficient address. Our in-house research specialists are also trained to resolve complex ownership errors in the deed records. In some cases, the research must go back to the original plats from the 1800's. When a new address or new ownership record is found, we share our findings with the Maverick County Appraisal District so that they may verify the data and update their records.

Address & Owi	nership Research
Time Period	Number of Accounts
April 2019	99
May 2019	134
June 2019	108
TOTAL	341

### **B. Title Research**

Prior to the filing of a lawsuit, the Firm will request an abstract of title from our abstractors to ensure that all lien holders are enjoined in the lawsuit. We randomly select accounts for litigation in addition to selecting specific accounts that we have determined require legal action. If title cannot be verified, the Firm's in-house research team will work with our abstractors and Maverick County Appraisal District to complete the title process.

Abstract of Title Processed				
Time Period	Title Orders Requested	Title Orders Received		
April 2019	62	23		
May 2019	0	19		
June 2019	71	17		
TOTAL	133	59		

## **CHAPTER V**

### Litigation

The Firm files lawsuits regularly throughout the year. We continue to work closely with the Maverick County District Clerk, Sheriff's Department and Judiciary to ensure our litigation procedures help to expedite the prosecution of the large volume of lawsuits filed. Dockets are set several times a year and sheriff sales this year will be held twice a year on the steps of the Maverick County Courthouse.

The Firm is proactive in its efforts to collect taxes involved in bankruptcy. We monitor new bankruptcy filings every week to determine if taxes are due to our clients. Claims are filed immediately and include not only delinquent taxes but also current year taxes that will be due the District.

A detailed list of lawsuits filed including suit number, filing date, and defendant style can be found below.

Lawsuits Filed				
Suit Number Filing Date Defendant Style				
19-06-05737-TXAJA	27-Jun-2019	BERTHA ALICIA GARCIA, ET AL		
19-06-05734-TX	24-Jun-2019	RAFAEL SORIA, ET AL		
19-06-05735-TXAJA	24-Jun-2019	FILIBERTO FERNANDEZ		
19-06-05733-TXAJA	24-Jun-2019	SAN JUANA VALENZUELA		
19-06-05732-TX	24-Jun-2019	MAYRA RODRIGUEZ		
19-06-05731-TXAJA	24-Jun-2019	IRYS ARYAM ANDERSON		
19-06-05730-TX	24-Jun-2019	SERGIO MURILLO, AKA SERGIO C. MURILLO AKA SERGIO MURILLO CANALES, ET AL		
19-06-05729-TXAJA	24-Jun-2019	MARIA DE JESUS CANTU, ET AL		
19-06-05728-TX	24-Jun-2019	CAVAZOS LEOS DEVELOPERS, INC DBA THE GREEN COMPANY, ET AL		
19-06-05727-TXAJA	24-Jun-2019	JOSE JUAN RUIZ, II, ET AL		
19-06-05719-TXAJA	18-Jun-2019	CRISPIN R. HERNANDEZ, ET AL		

Suit Number	Filing Date	Defendant Style	
19-06-05726-TX	24-Jun-2019	DOMINGO BARRIENTOS, ET AL	
19-06-05725-TXAJA	24-Jun-2019	DARIELA M. ELIZONDO, ET AL	
19-06-05724-TX	24-Jun-2019	ROSA ELENA CLARK, ET AL	
19-06-05723-TXAJA	24-Jun-2019	JOHN G. GALVAN, ET AL	
19-06-05721-TXAJA	24-Jun-2019	JOHN G. GALVAN	
19-06-05722-TX	24-Jun-2019	JESUS C. ZAMARRIPA, AKA JESUS CARLOS ZAMARRIPA, JR., AKA JESUS CARLOS ZAMARRIPA L/E, E AL	
19-06-05720-TX	24-Jun-2019	ISABEL R. MUZQUIZ	
19-04-05675-TXAJA	23-Apr-2019	HUGO H. MARTINEZ, ET AL	
19-05-05718-TX	23-May-2019	RAMON ROLANDO ESPINOZA, AKA ROLANDO ESPINOZA, ET AL	
19-05-05717-TXAJA	23-May-2019	VICTOR A. SANCHEZ, ET AL	
19-05-05716-TX	23-May-2019	VICTOR A. SANCHEZ, ET AL	
19-05-05715-TXAJA	23-May-2019	JUAN EMILIO GARZA, ET AL	
19-05-05714-TX	23-May-2019	MARTHA VEGA, ET AL	
19-05-05713-TXAJA	23-May-2019	BENITO ALVAREZ, JR., ET AL	
19-05-05712-TX	23-May-2019	ODILIA CRUZ CALVA, AKA ODILIA CALVA CRUZ	
19-05-05711-TXAJA	23-May-2019	MIGUEL DIAZ, A SINGLE MAN, AS CUSTODIAN FOR JESUS ANGEL CRUZ, A MINOR, AND ANGEL DAVIE HERNANDEZ, A MINOR, UNDER TH TEXAS UNIFORM GIFTS TO MINORS ACT	
19-05-05710-TX	23-May-2019	LETICIA M. RODRIGUEZ, FKA LETICIA M. ARANDA	
19-05-05708-TX	23-May-2019	ROSA M. GONZALEZ, ET AL	
19-05-05709-TXAJA	23-May-2019	EUGENIO MIRELES, JR., ET AL	
19-05-05707-TXAJA	23-May-2019	A.R. PLUMBING & ELECTRICAL SUPPLY, INC., ET AL	
19-05-05705-TXAJA	23-May-2019	EVA S. GALVAN	
19-05-05706-TX	23-May-2019	HECTOR GALVAN, ET AL	
19-05-05704-TX	23-May-2019	JUAN JOSE PICAZO, ET AL	
19-05-05703-TXAJA	23-May-2019	FRANK LUEVANOS, ET AL	

Lawsuits Filed Continued				
Suit Number	Filing Date	Defendant Style		
19-05-05702-TX	23-May-2019	VICTOR ARIEL SANCHEZ, JR.		
19-04-05701-TXAJA	25-Apr-2019	FRANCISCO JAVIER FUENTES, ET AL		
19-04-05689-TXAJA	24-Apr-2019	ROBERTO VASQUEZ, ET AL		
19-04-05688-TX	24-Apr-2019	VICTORIA FLORES		
19-04-05679-TXAJA	24-Apr-2019	SANTOS PEREZ, ET AL		
19-04-05678-TX	24-Apr-2019	MARIA ELIZABETH HEREDIA, AS CUSTODIAN FOR SERGIO ALEXANDER HEREDIA, A MINOR UNDER THE TEXAS UNIFORM ACT		
19-04-05676-TX	23-Apr-2019	EDGAR PEREZ		
19-04-05674-TX	23-Apr-2019	WILLIAM H. EDWARDS, ET AL		
19-04-05673-TXAJA	23-Apr-2019	DULCE G. COLLAZO, IDIVIDUALLY & AS CUSTODIAN FOR FROYLAN & LEONARDO A. COLLAZO, MINORS UNDER THE TEXAS UNIFORM GIFTS TO MINORS ACT		
19-04-05672-TX	23-Apr-2019	BRENDA ELIZABETH CAMPOS HERNANDEZ, ET AL		
19-04-05671-TXAJA	23-Apr-2019	MIGUEL GARCIA, ET AL		
19-04-05699-TXAJA	24-Apr-2019	RUBI MONSIVAIS, AKA RUBY MONSIVAIS		
19-04-05700-TX	24-Apr-2019	PABLO V. RENTERIA, ET AL		
19-04-05698-TX	24-Apr-2019	JESUS J. SIERRA, ET AL		
19-04-05697-TXAJA	24-Apr-2019	LUIS DE LUNA, ET AL		
19-04-05696-TX	24-Apr-2019	SANTIAGA DE LA PAZ, ET AL		
19-04-05694-TX	24-Apr-2019	NORMA LETICIA GONZALEZ		
19-04-05695-TXAJA	24-Apr-2019	SAUL DIAZ, ET AL		
19-04-05692-TX	24-Apr-2019	DEMETRIO M. MEJIA		
19-04-05691-TXAJA	24-Apr-2019	ELIAS R. MATA		
19-04-05690-TX	24-Apr-2019	LETICIA C. RUBIO		
19-04-05687-TXAJA	24-Apr-2019	MIRTHALA YRUEGAS, ET AL		
19-04-05686-TX	24-Apr-2019	ELIDA O. MARTINEZ, ET AL		
19-04-05685-TXAJA	24-Apr-2019	MARTIN R. GARCIA		

Lawsuits Filed Continued			
Suit Number	Filing Date	Defendant Style	
19-04-05684-TX	24-Apr-2019	VICTOR PEREZ, JR.	
19-04-05682-TX	24-Apr-2019	JAVIER RODRIGUEZ, ET AL	
19-04-05680-TX	24-Apr-2019	PABLO DE LA CERDA, ET AL	
TOTAL: 62			

Trial Judgments					
Suit Number	Judgment Date	Litigation Status	Judgment Amount		
18-06-05472-TX	06-May-2019	JUDGMENT ENTERED	\$1,117.15		
18-11-05570-TX	06-May-2019	JUDGMENT ENTERED	\$5,476.65		
17-11-05314-TX	06-May-2019	JUDGMENT ENTERED	\$8,132.92		
17-11-05306-TX	06-May-2019	JUDGMENT ENTERED	\$6,833.53		
18-09-05528-TX	06-May-2019	JUDGMENT ENTERED	\$2,310.69		
17-10-05300-TX	06-May-2019	JUDGMENT ENTERED	\$1,407.94		
17-11-05320-TX	06-May-2019	JUDGMENT ENTERED	\$2,460.65		
TOTAL: 7			\$27,739.53		

Tax Sales				
Time Period	Number Set	Number Sold	Number Struck Off	Number Cancelled/Paid
April 2019	8	0	0	8
TOTAL	8	0	0	8

# Linebarger Goggan Blair & Sampson, LLP Tax Collection Process



### **Bankruptcy Filings**

Claims Filed Involving the Eagle Pass ISD Tax Debt

### April - June 2019

Bankruptcy	Account	Debtor	Claim Amount
Number	Number	Name	
19-50397	57572	PONCIANO CASTILLO & MARIA CASTILLO	\$4,718.05
TOTAL	1		\$4,718.05
AS OF JULY 20	19, THERE ARE	16 EAGLE PASS ISD ACCOUNTS INVOLV	/ED IN ACTIVE
BANKRUPTCY	PROCEEDINGS	WITH DELINQUENT PROPERTY TAXES TO	DTALING \$74,379.97

# Linebarger Goggan Blair & Sampson, LLP Bankruptcy Procedures



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# **CHAPTER VI**

# **Collection Results**

Linebarger Goggan reports collections based on information provided to the Firm from the Tax Office. The table below summarizes delinquent tax collections on a monthly basis.

Eagle Pass ISD Delinquent Tax Collections					
Time Period	Year 2019	Year 2018	Year 2017	Year 2016	
January	\$180,501.37	\$173,092.57	\$101,613.38	\$61,975.81	
February	\$239,008.76	\$187,860.02	\$154,938.56	\$141,230.70	
March	\$259,424.02	\$279,423.01	\$176,681.83	\$114,705.08	
April	\$214,991.55	\$195,940.76	\$112,795.46	\$92,505.86	
Мау	\$168,177.27	\$133,072.20	\$125,212.10	\$119,949.09	
June	\$131,044.34	\$168,036.91	\$129,904.61	\$123,781.09	
July		\$278,545.66	\$217,998.06	\$268,938.44	
August		\$228,191.75	\$280,994.53	\$199,639.01	
September		\$192,175.81	\$209,888.19	\$212,587.16	
October		\$211,852.19	\$191,906.59	\$209,262.13	
November		\$192,689.06	\$133,200.19	\$137,468.57	
December		\$194,796.74	\$156,011.46	\$108,735.47	
TOTAL	\$1,193,147.31	\$2,435,676.68	\$1,991,144.96	\$1,790,778.41	

# CHAPTER VII Management and Support Team



Clif Douglass, III Managing Partner/San Antonio Joined in 1986



David Aelvoet Managing Partner/Bankruptcy Joined in 1993



Lilia Ledesma Capital Partner Joined in 2003



Ronald Rocha Capital Partner Joined in 1994



Sonia Gonzalez Partner Joined in 2007



Jeff Garcia Partner Joined in 2007



Don Stecker Partner Joined in 2008



Brad Balderrama Attorney Joined in 2009



Edra Bush Attorney Joined in 2016



Julian Casillas Attorney Joined in 2017



Baudi Cepeda Operations Manager Joined in 2006



Lindsay Moy Griffith Assistant Operations Manager Joined in 2002



Sara Garza Financial Reporting Manager Joined in 1983



Lorena De Hoyos Office & IT Administrator Joined in 2000



Nadine Quintanilla Assistant Operations Manager/Regional Supervisor Joined in 1994



Ana Cantu Collections Manager Joined in 2009 Eagle Pass Office



David Tenorio Client Reporting Manager Joined in 2013



Rosa Cruz Litigation Assistant Joined in 2011 Eagle Pass Office



Cecilia Chance Litigation Assistant Joined in 2013 Eagle Pass Office



Claudia Munoz Litigation Assistant Joined in 2018 Eagle Pass Office



Leticia Crespin Litigation Assistant Joined in 2002



Andres Garcia Litigation Assistant Joined in 2016



Maria Cordova Litigation Assistant Joined in 2018



Miranda Sellers Litigation Assistant Joined in 2018



Chloe Rocha Litigation Assistant Joined in 2018



Marcos Mancha Litigation Assistant Joined in 2019



Sabrina Fernandez Litigation Assistant Joined in 2003



Karlye Belcher Litigation Assistant Joined in 2016



Yvette Lopez Litigation Assistant Joined in 2018



Trinie Hernandez Litigation Assistant Joined in 2019