

BOARD OF TRUSTEES
AGENDA

| | | |
|-----------------------------------|---|----------------------------------|
| <input type="checkbox"/> Workshop | <input checked="" type="checkbox"/> Regular | <input type="checkbox"/> Special |
|-----------------------------------|---|----------------------------------|

(A) Report Only Recognition

Presenter(s): Sonia Gonzalez, Attorney at Law

Briefly describe the subject of the report or recognition presentation.

| |
|--|
| DELINQUENT COLLECTION ACTIVITIES FOR JANUARY - MARCH, 2020 |
|--|

(B) Action Item

Presenter(s):

Briefly describe the action required.

| |
|--|
| |
|--|

(C) Funding source: Identify the source of funds if any are required.

| |
|--|
| |
|--|

(D) Clarification: Explain any question or issues that might be raised regarding this item.

| |
|--|
| |
|--|



LINEBARGER

ATTORNEYS AT LAW

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



January – March 2020

Linebarger Goggan Blair & Sampson, LLP

112 E. Pecan Street, Suite 2200, San Antonio, Texas 78205
(210) 225-6763 (800) 876-6144 Fax (210) 225-6410

www.lgbs.com

NOTICE: CONFIDENTIAL AND PROPRIETARY INFORMATION

Linebarger Goggan Blair & Sampson, LLP ("Firm") considers this report to be an attorney client communication subject to attorney client privilege and/or the attorney work product privilege. Moreover, the information contained in this report is proprietary, confidential, and trade secrets of the Firm subject to protection against unauthorized disclosure. Photo or electronic copying and/or distribution of this report and/or the information contained herein may not be made or distributed without the prior written consent of the Firm.

LINEBARGER GOGGAN BLAIR & SAMPSON, LLP

ATTORNEYS AT LAW
112 E Pecan St. Suite 2200
San Antonio, TX 78205

Main: 210.225.6763

April 30, 2020

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

RE: January - March 2020 Quarterly Delinquent Tax Collection Report

Dear Trustees:

We are pleased to present this quarterly report for the period of January - March 2020 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

TABLE OF CONTENTS

Cover Letter

I. Work Plan Elements

| | |
|---|---|
| Workplan Elements to Maximize Collections | 4 |
| Activity Summary | 5 |

II. Delinquent Collection Activity

| | |
|-------------------|---|
| Mass Mailings | 6 |
| Targeted Mailings | 6 |
| Sample Letter | 7 |

III. Taxpayer Assistance

| | |
|----------------------|---|
| Taxpayer Inquiries | 8 |
| Payment Arrangements | 9 |

IV. Research

| | |
|--------------------------------|----|
| Address and Ownership Research | 10 |
| Title Research | 10 |

V. Litigation

| | |
|--|----|
| Lawsuits Filed | 11 |
| Trial Judgements | 13 |
| Dismissals and Release of Judgments | 13 |
| Motion and Order for Attorney Ad Litem | 14 |
| Tax Sales | 14 |
| Tax Collection Process | 15 |
| Bankruptcy Filings | 16 |
| Bankruptcy Procedures | 17 |

VI. Collection Results

| | |
|-----------------------------------|----|
| Delinquent Tax Collection Results | 18 |
|-----------------------------------|----|

VII. Management and Support Team

19

CHAPTER I

Work Plan Elements to Maximize Collections

Note: The firm regularly analyzes the District'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 February and all other accounts in July
- Mail 33.07 Resolution Notice in May
- Mail 1st follow-up notice and a second notification in September
- 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 Sheriff sales and initiate a resale of struck off properties
- 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

| January – March 2020 | | |
|---|--------------------|----------------|
| | Number of Accounts | Dollar Amount |
| Mailings | | |
| Mass Mailings (January – March 2020) | 2,335 | \$2,156,787.64 |
| Target Mailings (January – March 2020) | 313 | \$958,632.11 |
| Taxpayer Assistance and Payment Arrangements | | |
| Outbound Collection Calls | 499 | \$1,537,726.00 |
| Taxpayer Walk Ins | 578 | \$1,590,093.99 |
| In Bound Phone Inquiries & Correspondence | 710 | \$1,906,301.47 |
| Tax Office Payment Arrangements | 25 | \$75,136.89 |
| Research and Litigation | | |
| Abstracts of Title and Ownership Research | 245 | N/A |
| Lawsuits Filed | 31 | \$96,605.99 |
| Judgments Entered | 8 | \$37,573.83 |
| Properties Set for Sale | 13 | 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 since January 2020 is reflected below.

| Mass Mailing Activity | | | |
|-----------------------|---------------|-------------------|-----------------------|
| Time Period | Letter Type | Number of Letters | Dollar Amount |
| January 2020 | Final Warning | 2,335 | \$2,156,787.64 |
| TOTAL | | 2,335 | \$2,156,787.64 |

Sample letters are 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 |
| January 2020 | 100 | \$388,148.27 |
| February 2020 | 113 | \$445,218.33 |
| March 2020 | 100 | \$125,265.51 |
| TOTAL | 313 | \$958,632.11 |

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

LINEBARGER GOGGAN BLAIR & SAMPSON, LLP

ATTORNEYS AT LAW
112 E. Pecan Street, Suite 2200
San Antonio, TX 78205

PHONE: (210) 225-4422 FAX: (210)225-6410

(800) 876-6144

January 8, 2020

To: PO-S49



DT1067763859
1

DELINQUENT TAXES : \$7,307.71
PENALTY/INTEREST : \$15,283.83
TOTAL DUE : \$22,591.54



RE: Acct. #4042 CAD#4042- ABSTRACT A0849, VARCENAS, ANDRES, SURVEY #30, ACRES 3.91 (see attached DELINQUENT ACCOUNT STATEMENT)

FINAL WARNING!

Dear Eagle Pass Independent School District Taxpayer:

Several notices have been mailed urging you to pay your delinquent property taxes. Since you have failed to respond, we have no choice but to refer your account for legal enforcement. You must make payment within ten (10) days from the date of this letter or face possible seizure or foreclosure proceedings designed to satisfy your tax delinquency. If legal action is taken, you will be required to pay all related costs and fees, in addition to your delinquent taxes, penalty and interest. You can stop this from happening by contacting our office immediately to make payment.

Full payment should be made payable to Eagle Pass Independent School District and mailed to:

**Eagle Pass Independent School District Tax Office
PO Box 1530
Eagle Pass, TX 78853
(830) 773-3826**

Please disregard this notice if: (1) you have paid these taxes since January 7, 2020, (2) you are timely paying these taxes under an installment agreement with the tax collector, or (3) you are now a debtor in a pending bankruptcy. If you are in bankruptcy, please furnish to us in writing the number of your bankruptcy case and the identification of the court in which it is pending so as to enable us to code your account and avoid further mailings to you. Please mail your bankruptcy information to the address above.

TEXAS LAW REQUIRES THAT WE NOTIFY YOU THAT IF YOU ARE 65 YEARS OF AGE OR OLDER OR 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.

Sincerely,
LINEBARGER GOGGAN BLAIR & SAMPSON, LLP

Sonia A. Gonzalez
Attorney at Law

C:102X

ESTA CORRESPONDENCIA SE TRATA DE SUS IMPUESTOS Y LA POSIBILIDAD DE UNA DEMANDA ACERCA DE SU PROPIEDAD. SI USTED DESEA ASISTENCIA POR UNA PERSONA QUE HABLE ESPANOL. LLAME USTED A (800)876-6144 Y UNA PERSONA LE AYUDARA

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 8:30 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 |
| January 2020 | 116 | \$464,077.70 |
| February 2020 | 219 | \$588,703.80 |
| March 2020 | 164 | \$484,944.50 |
| TOTAL | 499 | \$1,537,726.00 |

| In Bound Correspondence and Phone Inquiries | | |
|---|--------------------|-----------------------|
| Time Period | Number of Accounts | Dollar Amount |
| January 2020 | 319 | \$794,230.28 |
| February 2020 | 201 | \$607,718.22 |
| March 2020 | 190 | \$504,352.97 |
| TOTAL | 710 | \$1,906,301.47 |

| Taxpayer Walk Ins | | |
|--------------------------|---------------------------|-----------------------|
| Time Period | Number of Accounts | Dollar Amount |
| January 2020 | 240 | \$627,001.85 |
| February 2020 | 171 | \$473,872.70 |
| March 2020 | 167 | \$489,219.44 |
| TOTAL | 578 | \$1,590,093.99 |

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.

| Tax Office Payment Arrangements | | |
|--|---------------------------|----------------------|
| Time Period | Number of Accounts | Dollar Amount |
| January 2020 | 11 | \$33,774.23 |
| February 2020 | 10 | \$27,408.20 |
| March 2020 | 4 | \$13,954.46 |
| TOTAL | 25 | \$75,136.89 |

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 & Ownership Research | |
|------------------------------|--------------------|
| Time Period | Number of Accounts |
| January 2020 | 66 |
| February 2020 | 78 |
| March 2020 | 75 |
| TOTAL | 219 |

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 |
| January 2020 | 0 | 12 |
| February 2020 | 20 | 14 |
| March 2020 | 0 | 0 |
| TOTAL | 20 | 26 |

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 |
| 20-01-05850-TX | 09-Jan-2020 | ANTONIO P. LOPEZ, AKA ANTONIO F. LOPEZ, ET AL |
| 20-01-05836-TX | 09-Jan-2020 | FRANCISCO BALDERAS |
| 20-01-05839-TXAJA | 09-Jan-2020 | RICARDO FLORES |
| 20-01-05840-TX | 09-Jan-2020 | RICARDO HERNANDEZ |
| 20-01-05843-TXAJA | 09-Jan-2020 | MIKE MURSKI, ET AL |
| 20-01-05834-TX | 09-Jan-2020 | THE CHILDREN'S HEAVEN, LLC DBA GAME-ON-EAGLE PASS |
| 20-01-05837-TXAJA | 09-Jan-2020 | ALFREDO DIAZ , DOING BUSINESS AS 20/20 OPTICAL |
| 20-01-05841-TXAJA | 09-Jan-2020 | CONSUELO GARZA, ET AL |
| 20-01-05845-TXAJA | 09-Jan-2020 | ANABEL ZAMARRIPA |
| 20-01-05835-TXAJA | 09-Jan-2020 | TEMPLAR AGGREGATES HAULING, INC. |
| 20-01-05832-TX | 09-Jan-2020 | JUAN ISRAEL MENDOZA , DOING BUSINESS AS MAVERICK SPORTING GOODS |

Lawsuits Filed Continued

| Suit Number | Filing Date | Defendant Style |
|-------------------|-------------|---|
| 20-01-05833-TXAJA | 09-Jan-2020 | ZULEMA MUNOZ , DOING BUSINESS AS DERKSEN PORTABLE BUILDINGS |
| 20-01-05848-TX | 09-Jan-2020 | SALLY GONZALEZ |
| 20-01-05838-TX | 09-Jan-2020 | JOSE BARRERA-RUEDA , DOING BUSINESS AS PILO'S AUTO REPAIR |
| 20-01-05842-TX | 09-Jan-2020 | FRANCISCO DENA, ET AL |
| 20-01-05849-TXAJA | 09-Jan-2020 | ELVA ALICIA VILLARREAL, AKA ELVA ALICIA VILLARREAL CRUZ |
| 20-01-05831-TXAJA | 09-Jan-2020 | LIZETH IBARRA |
| 20-01-05844-TX | 09-Jan-2020 | FERNANDO GALINDO, JR., ET AL |
| 20-01-05846-TX | 09-Jan-2020 | ELIA RIOS, AKA ELIA RIOS FLORES, ET AL |
| 20-01-05847-TXAJA | 09-Jan-2020 | REYNALDO GONZALEZ |
| 20-03-05868-TX | 02-Mar-2020 | ORALIA HERNANDEZ, ET AL |
| 20-03-05871-TXAJA | 02-Mar-2020 | CESAR A. CENICEROS, ET AL |
| 20-03-05870-TX | 02-Mar-2020 | DAVID LONGORIA, ET AL |
| 20-03-05869-TXAJA | 02-Mar-2020 | GUADALUPE BALDERAS |
| 20-03-05867-TXAJA | 02-Mar-2020 | MIGUEL VEGA, ET AL |
| 20-03-05866-TX | 02-Mar-2020 | JOSE M. HUERTA, ET AL |
| 20-03-05873-TXAJA | 02-Mar-2020 | ERMELINDO PUENTE, ET AL |
| 20-03-05872-TX | 02-Mar-2020 | RENE Z. VASQUEZ, ET AL |
| 20-03-05879-TXAJA | 05-Mar-2020 | PRAXEDIS PEREZ, ET AL |
| 20-03-05881-TXAJA | 05-Mar-2020 | SEVERIANO PEREZ, ET AL |
| 20-03-05882-TX | 05-Mar-2020 | RAFAEL SORIA, ET AL |
| TOTAL: 31 | | |

| Trial Judgments | | | |
|------------------------|----------------------|--------------------------|------------------------|
| Suit Number | Judgment Date | Litigation Status | Judgment Amount |
| 19-01-05607-TXAJA | 07-Jan-2020 | JUDGMENT ENTERED | \$6,722.42 |
| 17-11-05313-TXAJA | 07-Jan-2020 | HOLD ON FILE | \$409.56 |
| 18-10-05561-TXAJA | 07-Jan-2020 | JUDGMENT ENTERED | \$0.00 |
| 17-03-05181-TXAJA | 07-Jan-2020 | JUDGMENT ENTERED | \$6,414.97 |
| 18-01-05367-TXAJA | 07-Jan-2020 | JUDGMENT ENTERED | \$3,294.18 |
| 06-02-03343-TXAJA | 07-Jan-2020 | JUDGMENT ENTERED | \$13,525.06 |
| 19-01-05605-TXAJA | 07-Jan-2020 | JUDGMENT ENTERED | \$4,445.18 |
| 15-09-05007-TXAJA | 07-Jan-2020 | JUDGMENT ENTERED | \$2,762.46 |
| Total: 8 | | | \$37,573.83 |

| Dismissals and Release of Judgments | | |
|--|-----------------------------|---------------------------------------|
| Time Period | Number of Dismissals | Number of Release of Judgments |
| January 2020 | 6 | 4 |
| February 2020 | 2 | 4 |
| March 2020 | 2 | 10 |
| TOTAL | 10 | 18 |

Motion and Order for Attorney Ad Litem

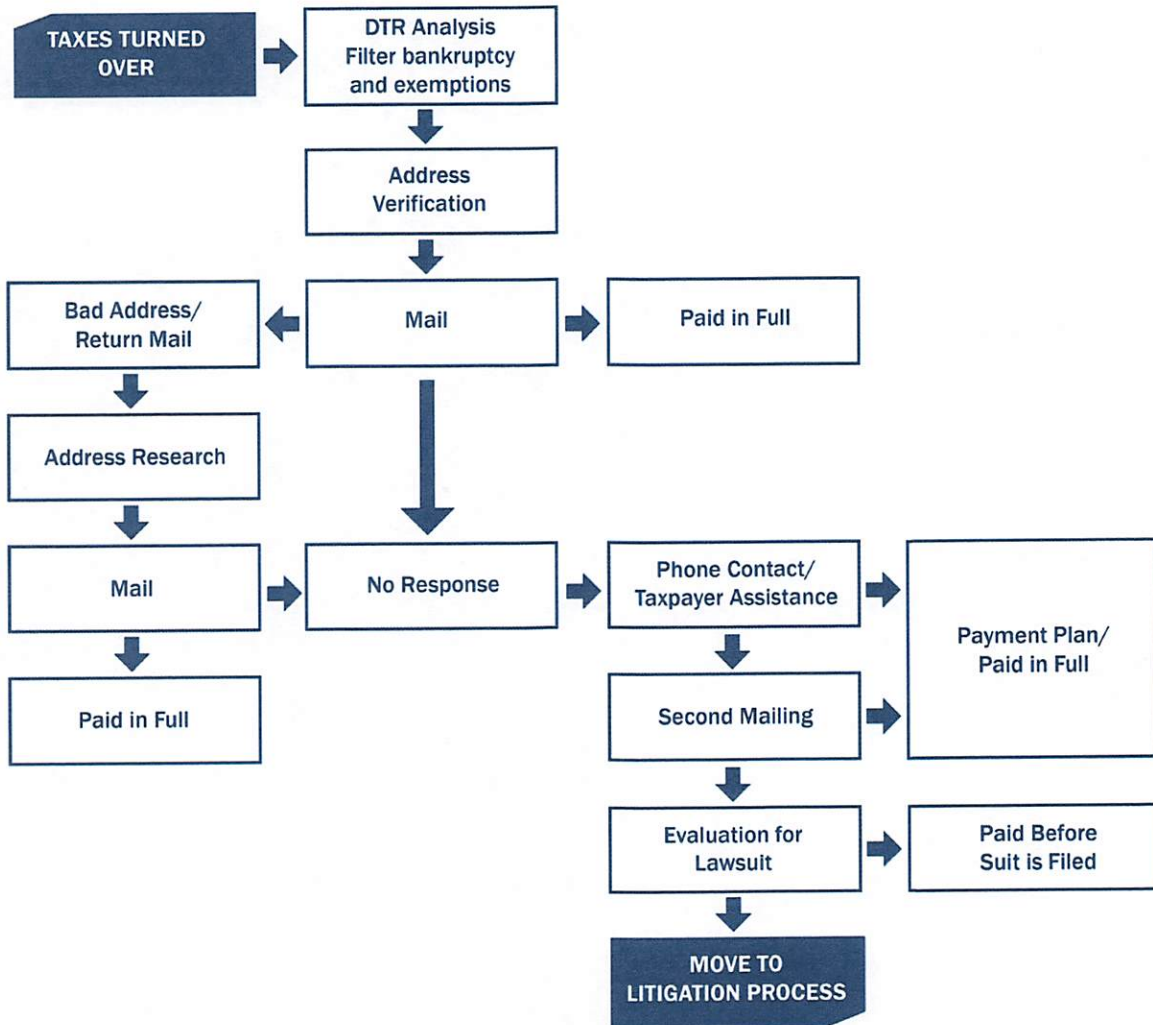
| Time Period | Number of Accounts | Dollar Amount |
|---------------|--------------------|--------------------|
| January 2020 | 1 | \$4,781.98 |
| February 2020 | 4 | \$10,780.40 |
| March 2020 | 0 | \$0.00 |
| TOTAL | 5 | \$15,562.38 |

Tax Sales

| Time Period | Number Set | Number Sold | Number Struck Off | Number Cancelled/Paid |
|--------------|------------|-------------|-------------------|-----------------------|
| March 2020 | 13 | 0 | 0 | 13 |
| TOTAL | 13 | 0 | 0 | 13 |

Linebarger Goggan Blair & Sampson, LLP

Tax Collection Process



Bankruptcy Filings

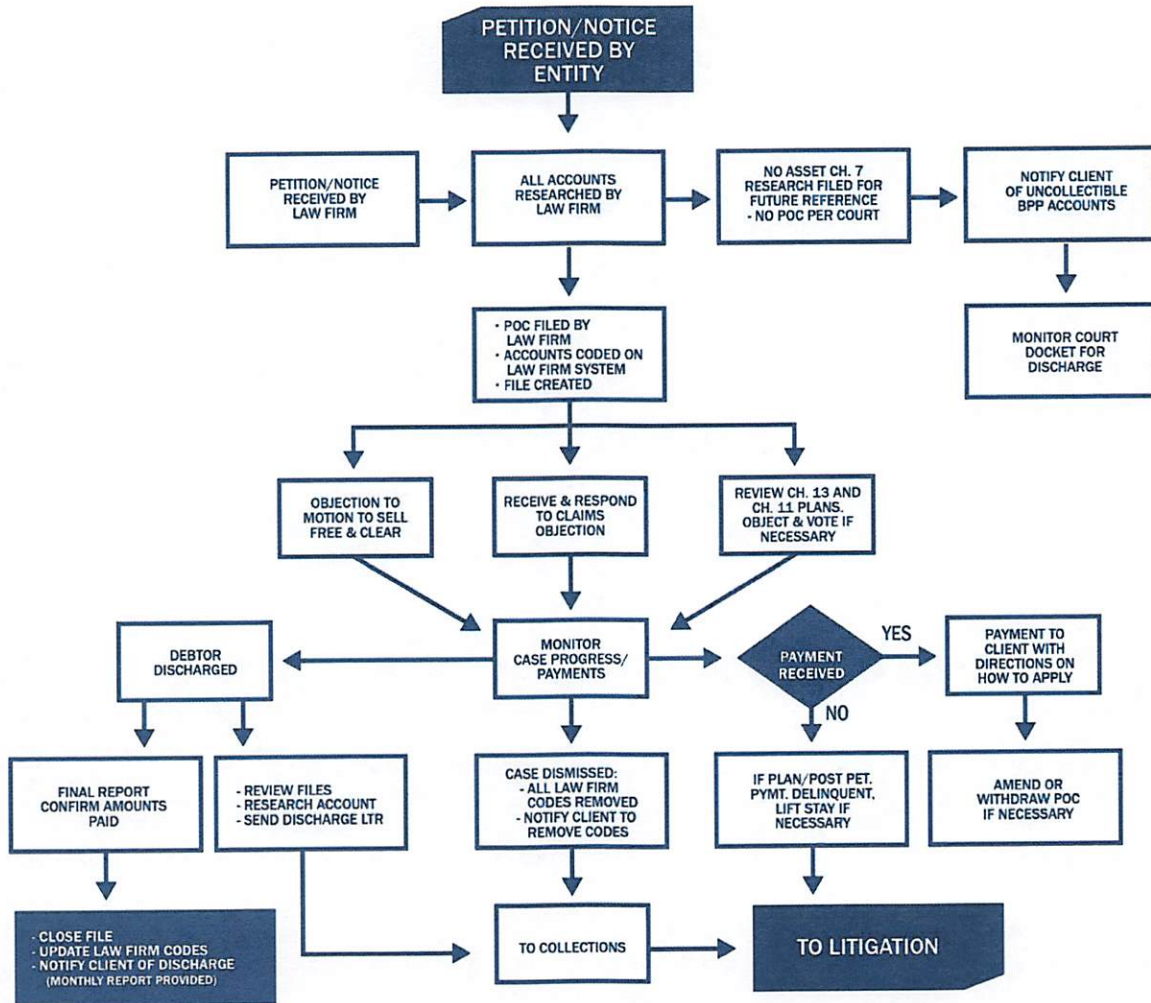
Claims Filed Involving the Eagle Pass ISD Tax Debt

January – March 2020

| Bankruptcy Number | Account Number | Debtor Name | Claim Amount |
|-------------------|----------------|-------------------------|-------------------|
| 20-50066 | 52007 | JOSE FRANCISCO GONZALEZ | \$1,042.66 |
| TOTAL | 1 | | \$1,042.66 |

AS OF APRIL 2020, THERE ARE 13 EAGLE PASS ISD ACCOUNTS INVOLVED IN ACTIVE BANKRUPTCY PROCEEDINGS WITH DELINQUENT PROPERTY TAXES TOTALING \$99,831.15.

Linebarger Goggan Blair & Sampson, LLP Bankruptcy Procedures



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 2020 | Year 2019 | Year 2018 | Year 2017 |
| January | \$208,587.76 | \$177,374.44 | \$173,092.57 | \$101,613.38 |
| February | \$186,432.11 | \$223,861.56 | \$187,860.02 | \$154,938.56 |
| March | \$201,661.09 | \$231,747.36 | \$279,423.01 | \$176,681.83 |
| April | | \$214,454.51 | \$195,940.76 | \$112,795.46 |
| May | | \$168,017.27 | \$133,072.20 | \$125,212.10 |
| June | | \$107,860.01 | \$168,036.91 | \$129,904.61 |
| July | | \$316,650.09 | \$278,545.66 | \$217,998.06 |
| August | | \$320,078.93 | \$228,191.75 | \$280,994.53 |
| September | | \$286,004.38 | \$192,175.81 | \$209,888.19 |
| October | | \$179,982.68 | \$211,852.19 | \$191,906.59 |
| November | | \$117,030.54 | \$192,689.06 | \$133,200.19 |
| December | | \$151,304.34 | \$194,796.74 | \$156,011.46 |
| TOTAL | \$596,680.96 | \$2,494,366.11 | \$2,435,676.68 | \$1,991,144.96 |

¹Estimated collections based on Eagle Pass ISD tax office reports. Checks have not been received by LGB&S.

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



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



Trinie Hernandez
Litigation Assistant
Joined in 2019



Leticia Crespín
Litigation Assistant
Joined in 2002



Andres Garcia
Litigation Assistant
Joined in 2016



Brittany Pendergrast Dacorte
Litigation Assistant
Joined in 2019



Miranda Sellers
Litigation Assistant
Joined in 2018



Oralia Sandoval
Litigation Assistant
Joined in 2004



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