



# MONTEREY

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## FINANCIAL SERVICES LLC

### End Your Fiscal Year on a High Note with Help From the AR Purchase Experts at MFS

*MFS is poised to quickly accelerate cash flow through AR portfolio purchases, helping business owners hit Q4 goals with ease*

**OCEANSIDE, Calif. – (October 27, 2022):** Following a year of economic uncertainty for business owners nationwide, [Monterey Financial](#) (MFS) is pleased to offer accounts receivable purchasing to help hit Q4 fiscal targets. MFS has proudly served thousands of business clients over 30+ years, leading the Consumer Finance, Loan Servicing Management, and Delinquent Account Recovery space while emphasizing a compassionate customer service approach. Rated “A” by the Better Business Bureau since 2000 and having just secured a spot among San Diego’s “Best Places to Work 2022,” their team brings a wealth of expertise and experience to the task of supporting client success in the midst of a disruptive financial climate.

“For over 20 years, our ability to quickly purchase bulk distressed and existing portfolios has helped to smooth the financial road for countless businesses across various industries,” says Chris Ratigan, Vice President of Business Development. “As Q4 winds down, we can help clean up your books, accelerate cash flow, increase year-end revenue, and reduce servicing costs.”

MFS is a proud member of the Turnaround Management Association (TMA) with a top-rated team that has managed billions while assisting businesses in monetizing and/or optimizing their own in-house finance programs. Continuing a 19-year relationship with Wells Fargo, they recently renewed a three-year line of credit that provides enough capital to purchase sizable portfolios. Over the course of three decades, some of the ways Monterey has assisted clients include:

- **Numerous portfolio purchases in the \$500k - \$5M range**, spanning a wide variety consumer service and product industries
- **Portfolio liquidation** for a large furniture retailer, purchasing **\$57M** out of bankruptcy
- **Purchasing/servicing a \$66M placement** from a nationwide jewelry chain
- **Serving as a “Buy Now, Pay Later” support partner** to a variety of Fintech Lenders, helping them originate over **\$350M**
- **Account liquidations** in partnership with Court Receivers
- **Serving as a stalking-horse bidder** in multiple bankruptcy asset sales

- **Providing competitive global bankruptcy bids**, in partnership with various inventory liquidators
- **Managing robust servicing/collections divisions worth over \$1B**, ensuring clients can effectively manage receivable performance and recover delinquent portfolios

A longtime consumer finance solutions pioneer, MFS offers the expert insight and effective approach to support business owners across industries with efficient receivables recovery and funding programs. Their team has successfully built a 30+ year reputation for providing excellent, compassionate customer service while engaging advanced fintech-based approaches that streamline the client experience. Discover why MFS is a trusted leader in loan servicing/delinquent debt recovery, strategic financing, and more. Contact Monterey [here](#) or call 1-800-456-2225.

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**About Monterey Financial Services:**

**Monterey's mission statement: To empower every business with the ability to optimize their sales through financing while maximizing growth and cash recovery.**

Monterey Financial Services has forged a reputation for unparalleled customer service, developing tailor-made consumer finance solutions for businesses selling products and services to consumers. Solutions are built to fit clients' requirements, whether they bundle Monterey services together or use what appeals to their specific needs. With services such as [consumer finance](#), rent-to-own financing, [loan servicing](#), custodial services, and delinquent debt [collections](#), clients have the opportunity to profit from consumer receivables of all credit classifications and all stages of the receivables life cycle. With industry-leading results, Monterey remains committed to combining the best technology with its talented staff to achieve a primary objective for its clients to optimize portfolio performance. For further information, please visit the company's website at [www.montereyfinancial.com](http://www.montereyfinancial.com).