

Situation

A solar loan originator engaged Goal Solutions' Recovery Team to collect on their charged-off accounts. Two particularly problematic accounts involved borrowers who refused to pay and were unresponsive to the servicer's initial collection efforts.

Challenge

The main challenge was the borrowers' outright refusals to pay the servicer prior to charge-off and lack of engagement despite multiple collection attempts. The financial impasse, if left unresolved, would have caused the originator to incur significant losses on these accounts.

Solution

Goal Solutions' recovery team employed a firm, assertive approach, emphasizing persistence and strategic negotiation:

- Used omni-channel approach including regular mail, texts, emails, and phone calls to resolve the debt.
 - One borrower required extensive outreach (40 calls along with multiple texts, e-mails and letters) before contact was finally made.
 - The other borrower did not want to pay the full balance and sought to settle as they were listing their home for sale. Goal requested the title company information and explained that a reduction in balance required a seller's concession or HUD statement. After obtaining the seller's concession, it was determined that the borrower was profiting from the sale so a settlement would not be approved. Through considerable negotiations with the borrower, the full balance was eventually paid by the title company.
- Maintained a relentless focus on resolving the accounts, ultimately securing full payments through strategic negotiations and perseverance.

Result

While these are just two examples of the Goal Recovery team's persistent efforts and strategic approach, the extent to which they leveraged their solar industry expertise and knowledge of its complex processes ultimately led to both accounts being successfully recovered in full:

- One account was settled with a partial payment followed by a final wire transfer, resulting in full recovery of the outstanding balance.
- The other account was paid in full after negotiations related to the property sale.

This determined approach in all of Goal Solutions' recovery efforts had contributed to gross collections of over \$2.3 million in October 2025 for this client alone, exceeding initial projections of \$2 million.

Thrilled with the success, the solar loan originator's Collections Manager stated, "These are just two examples of how awesomeness, persistence, and a firm assertive collections posture resolve accounts."