



His business is much more than a collection agency

Mark Davitt's ConServe helps borrowers get their lives back on track

Mark Davitt is not comfortable being singled out for the success of his company. He says there are a lot of people to be recognized.

"The Apollo 11 mission was a watershed event for me," Davitt said. "The thing I learned watching it was how many people we didn't see. You see the astronauts, but not the mission specialists. You see the guys who land on the moon, but not the ones who know how much food and water they'll need.

"At ConServe, we have been fortunate to attract some very talented people. They live the mission of serving the needs of our clients and improving people's lives. Just like the Apollo mission would not have been possible without everyone working together, seen and unseen, ConServe is the sum of all the actions of all our employees every day."

ConServe is a collection agency, but Davitt says it is much more than that.

"We help individuals cure their default," he explained. "It's an emotionally charged relationship from the onset. Something bad has happened in the borrower's life that has caused the default. They might have lost a job, not be able to balance their outgo to their income, or experienced the breakup of a long-term relationship. Traumatic events can completely disrupt someone's life. And this involves their money, so it is a very personal and emotional situation."

For Davitt, the quality of the people at ConServe comes first.

"I've always said that good business is about hiring good people," he said. "You can teach process and procedure and many different skills, but first you have to have good people."

With 526 employees in Fairport and Depew, ConServe helps people get back on track.

"When people get out of school, their repayment plan is a mathematical formula. But life changes," Davitt said. "Events take place that prevent them being able to keep up with



Photo by Kimberly McKinzie

"We empower people to begin to control their financial future and allow them to maintain their self-respect," ConServe president Mark Davitt says.

those formulaic repayment plans. We can adjust their current payment based upon their current income. For defaulted student loans we can show them the action plan that if they follow for nine months with payments they can afford, based on their circumstances, their default will be expunged, their credit history will be reset with no record of default, and they will be back into a current billing status. They'll have a payment plan that they can live with."

Davitt entered the industry when his own situation was difficult in 1979. He had recently graduated from Hamilton College and was in Boston, preparing to set off on a cross-country trip. When his car was stolen and stripped, he was left with no job, transportation or money.

"I saw an ad in the paper that said, 'Get paid what you're worth.' I took it. I happened to be worth \$150 a week to start at a collection agency. I didn't really understand what the job was at first, but could certainly relate to those facing hard times. In fact, my manager lent me the \$300 I needed to secure an apartment so I could take the job, get my car out of impound and, of course, pay him back."

Davitt entered a management training

program, started a New York office from the ground up, got married, and then began to seek a good community to start a family. He came to Rochester as associate bursar at Rochester Institute of Technology, created the university's first in-house collections operations and finally struck out on his own to launch ConServe in 1985.

"I thought I had built a better mousetrap," he said. "I knew that ConServe could be more than just a bill collector. We could provide the ultimate form of customer service to truly serve people's interests.

"Nobody has a dream of growing up and defaulting on their loans. Something bad happens to them. And I knew I could help them get back to where they intended to be. We empower people to begin to control their financial future and allow them to maintain their self-respect."

ConServe's culture helps set it apart.

"We have a team of the right people doing the right thing at the right time in the right way. The end result is part of the process," he said. "The whole process of collections is healthier and easier. It's not just about getting to the end. For our distraught borrowers, it is the means that produces a better end."