

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Federal Law and the laws of various states require us to provide the following information:

You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations (this includes late payments, missed payments, or other defaults).

We are required under state law to notify consumers of the following rights. This list does not represent a complete list of consumer's rights under either state or federal laws.

- 1. California** – As required by Law, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except in unusual circumstances, collectors may not contact you before 8AM or after 9PM. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your locations or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877- FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in your area.
- 2. Colorado** – FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE www.coloradoattorneygeneral.gov/ca . A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Colorado in-state location is: 7400 E Orchard Road, Suite 3025N, Greenwood Village, CO 80111. 720-258-8232.
- 3. Minnesota** – This collection agency is licensed by the Minnesota Department of Commerce.
- 4. Nevada** – Please be advised that if you choose to make your payment via check-by-phone, automatic draft, credit card, or online, you may be charged a processing fee in an amount of up to \$7.00.
- 5. Wisconsin** – This agency is licensed by the Division of Banking, P.O. Box 7876, Madison, Wisconsin 53707.
- 6. New York City** – License Number - Addison Office – 1240545
License Number - Arlington – 1240557
- 7. North Carolina** – Collection Agency Permit No. – Addison – 4028
Collection Agency Permit No. – Arlington – 4027
- 8. Tennessee** - This Office is licensed by the Collection Service Board of the Department of Commerce and Insurance – License # 807
- 9. Texas** – COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, TX 78705. A TOLL-FREE NUMBER IS AVAILABLE AT (877) 276-5550.