

This is a communication from a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

NMLS Unique Identifier 1124656

<https://www.nmlsconsumeraccess.org/>

California

As required by law, 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. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the validation period that was included in the initial communication you received.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. 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 location 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 the area.

California License Number 10583-99.

Colorado

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 a debt.

Colorado Manager, Inc. 8690 Wolff Court, Suite 110, Westminster, CO 80031, (303) 920-4763

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDITUNIT/ COLLECTION-AGENCY-REGULATION/](https://coag.gov/office-sections/consumer-protection/consumer-creditunit/collection-agency-regulation/).

Colorado law prohibits credit bureaus from reporting medical debt or factoring medical debt into a credit score unless the consumer report is to be used in connection with a credit transaction that involves, or that may reasonably be expected to involve, a principal amount that exceeds the national conforming loan limit value for a one-unit property as determined by the federal housing finance authority.

Massachusetts

NOTICE OF IMPORTANT RIGHTS. YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

Minnesota

This collection agency is licensed by the Minnesota Department of Commerce. Frost Arnett Company's registered assumed name in the state of Minnesota is Frost-Arnett Company.

If you feel that your concerns have not been addressed, please contact Frost-Arnett Company and allow us the opportunity to try and address your concerns. Or, you have the option to address any concerns with the Minnesota Attorney General's Office, which can be reached at 651-296-3353 or 1-800- 657-3787.

Nevada

If you pay or agree to pay the debt, or any portion of the debt, your payment or agreement to pay may be construed as 1) an acknowledgement of the debt by you; and 2) as provided in NRS 11.200, does not constitute a waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the claim. If you do not understand or have questions concerning your legal rights or obligations relating to the debt, you should seek legal advice.

Nevada Collection License: CAD11454
Nevada Compliance Manager: CM12308
Nevada Individual Identifier: 1152762

New York. New York City

New York City Consumers Only: Frost-Arnett Company does not provide language access services. A translation and description of commonly used debt collection terms is available in multiple languages at www.nyc.gov/dca

New York City Department of Consumer Affairs License Number is: 2016518-DCA.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: 1. Supplemental security income, (SSI); 2. Social security; 3. Public assistance (welfare); 4. Spousal support, maintenance (alimony) or child support; 5. Unemployment benefits; 6. Disability benefits; 7. Workers' compensation benefits; 8. Public or private pensions; 9. Veterans' benefits; 10. Federal student loans, federal student grants, and federal work study funds; and 11. Ninety percent of your wages or salary earned in the last sixty days.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

North Carolina

Department of Insurance Number 119502381, 521632256, and 521628679.

Tennessee

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

Wisconsin

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.