

STATE	DISCLOSURE
CALIFORNIA - CA	IN CALIFORNIA: 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. 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.
COLORADO - CO	IN 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 the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/ . Our in state office address and telephone number is: 27 North Willerup Ste B Montrose, CO 81401; 970-249-7514 or toll free at 1(800)983-5027
MASSACHUSETTS - MA	IN 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 COLLECTOR. You may contact us by telephone at (800) 851-9631 between 9:30 am and 8:00 pm Eastern Time Monday –Thursday, 9:30 am and 3:30 pm Eastern Time Friday, 9:30 am and 1:30 pm Saturday, or in writing at 6800 Jericho Turnpike, Suite 113E, Syosset NY 11791.
ILLINOIS-IL	WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR
MAINE-ME	MAINE RESIDENTS MAY CONTACT OUR OFFICE BY TELEPHONE BETWEEN 8AM AND 5 PM CST MONDAY THROUGH THURSDAY AND 8AM -2PM ON FRIDAYS
MICHIGAN-MI	THIS COLLECTION AGENCY IS LICENSED BY THE MICHIGAN DEPARTMENT OF COMMERCE
MINNESOTA-MN	THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE
NORTH CAROLINA-NC	NORTH CAROLINA DEPARTMENT INCURANCE PERMIT NO.:2527032
NEW MEXICO-NM	ONLY REQUIRED IF ACCOUNT IS OOS- WE ARE REQUIRED BY NEW MEXICO ATTORNEY GENERAL RULE TO NOTIFY YOU OF THE FOLLOWING INFORMATION: THIS INFORMATION IS NOT LEGAL ADVISE: THIS DEBT MAY BE TOO OLD FOR YOU TO BE SUED ON IT IN COURT. IF IT IS TOO OLD, YOU CANT BE REQUIRED TO PAY IT THROUGH A LAWSUIT. YOU CAN RENEW THE DEBT AND START THE TIME FOR FILING OF A LAWSUIT AGAINST YOU TO COLLECT THE DEBT IF YOU DO ANY OF THE FOLLOWING: MAKE ANY PAYMENT OF THE DEBT; SIGN A PAPER IN WHICH YOU ADMIT THAT YOU OWE THE DEBT OR IN WHICH YOU MAKE A NEW PROMISE TO PAY; SIGN A PAPER IN WHICH OU GIVE UP (WAIVE) YOUR RIGHT TO STOP THE DEBT COLLECTOR FROM SUIING YOU IN COURT TO COLLECT THE DEBT.
NEVADA-NV	IF THE CONSUMER PAYS OR AGREES TO PAY THE DEBT OR ANY PORTION OF THE DEBT, THE PAYMENT OR AGREEMENT TO PAY MAY BE CONSTRUED AS: 1)AN ACKNOWLEDGEMENT OF THE DEBT BY THE CONUMER 2) A WAIVER BY THE CONSUMER OF ANY APPLICABLE STATUTE OF LIMITATIONS SET FORTH IN NRS 11.190 THAT OTHERWISE PRECLUDES THE COLLECTION OF THE DEBT 3) IF TH ECONSUMER DOES NOT UNDERSTAND OR HAS QUESTIONS CONCERNING HIS/HER LEGAL RIGHTS OR OBLIGATIONS RELATINF TO THE DEBT, THE DEBTOR SHOULD SEEL LEGAL ADVICE.
OHIO-OH	ALTERNATIVELY IF YOU HAVE A COMPLAINT ABOUT THE WAY WE ARE COLLECTING YOUR DEBT ,PLEASE CONTACT THE OHIO ATTORNEY GENERALS OFFICE ONLIE AT WWW.OHIOATTORNEYGENERAL.GOV ; BY TELEPHONE AT 1-800-282-0515 BETWEEN HOURS OF 8 A. M. TO 7 P.M. EASTERN TIME, MONDAY THROUGH FRIDAY; OR BY MAIL AT 30 E. BROAD ST, 14TH FLOOR, COLUMBUS, OH 43215
TENNESSEE-TN	THIS COLLECTIN AGENCY IS LICENSED BY THE COLLECTION SERVICE BOARD OF THE TENNESSEE DEPARETMETN OF COMMERCE AND INSURANCE
UTAH-UT	AS REQUIRED BY UTAH LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS. WE WILLNO T SUBMIT A NEGATIVE CREDIT REPORT TO A CREDIT REPORTING AGENCY ABOUT THIS CREDIT OBLIGAITON UNTIL THE EXPIRATION OF THE TIME PERIOUD DESCRIBED ON THE FRONT OF THIS LETTER.
WISCONSIN-WI	THIS COLLECTION AGENCY IS LICENSED BY THE DIVISION OF BANKING IN THE WISCONSIN DEPARTMETN OF FINANCIAL INSTITUTIONS, WWW.WDFI.ORG .