

# State and Federal Disclosures

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This communication is from a debt collector attempting to collect this debt for the current creditor and any information obtained will be used for that purpose.

### California Residents Only

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](http://www.ftc.gov)

Nonprofit credit counseling services may be available in the area.

Weltman, Weinberg & Reis Co., LPA CA License # 10527-99

### Colorado Residents Only

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COAG.GOV/CAR](http://WWW.COAG.GOV/CAR).

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.

### Maryland Residents Only

NMLS ID #: 943740 NMLS Consumer Access: [State and Federal Disclosures](#)

### Massachusetts Residents Only

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 Residents Only

This collection agency is licensed by the Minnesota Department of Commerce.

### Nevada Residents Only

Nevada Collection Agency NMLS# 943740, Nevada Compliance Manager Certificate # CM10022 NMLS # 2384040 and Nevada Collection Agency NMLS# 950848, Nevada Compliance Manager Certificate # CM12010 NMLS# 2385044.

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## **New York Residents Only**

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 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.

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.

## **New York City Residents Only**

Weltman, Weinberg & Reis Co., L.P.A. is a licensed debt collection agency with the New York City Department of Consumer and Worker Protection (License #2134078-DCWP).

Residents of New York City please contact us to confirm your preferred language. All communications are in English with the following exception: Spanish-speaking agents may be available by phone. Written communications may be available in Spanish. A translation and description of commonly used debt collection terms is available in multiple languages at [www.nyc.gov/dca](http://www.nyc.gov/dca)

## **Oregon Residents Only**

NMLS ID #: 943740