

Consumer Disclosures

The following states require that disclosures be given to residents of those states in certain circumstances. You may also have rights in those or other states not specifically stated below.

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 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 location or to 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.

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.

Maine

Our physical address is 328 Ross Clark Circle, Dothan, AL 36303.

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 (10) days unless you provide written confirmation of the request postmarked or delivered with seven (7) 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.

New York City

This Collection Agency is licensed by the New York City Dept. of Consumer Affairs Permit # 1277127.

Tennessee

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

Utah

As required by Utah 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.