

We are required to provide the following information under state law. This is not a complete list of your rights by state. If you do not reside in one of these states, you may still have the same or similar rights under federal or state law.

California Residents: 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.

You may request records showing the following: (1) that Velocity Investments, LLC has the right to seek collection of the debt; (2) the debt balance, including an explanation of any interest charges and additional fees; (3) the date of default or the date of the last payment; (4) the name of the charge-off creditor and the account number associated with the debt; (5) the name and last known address of the debtor as it appeared in the charge-off creditor's or debt buyer's records prior to the sale of the debt, as appropriate; and (6) the names of all persons or entities that have purchased the debt. You may also request from us a copy of the contract or other document evidencing your agreement to the debt.

A request for these records may be addressed to: 1800 Route 34N, Suite 305, Wall, New Jersey, 07719 or info@velocityrecoveries.com.

Our Privacy Notice for California Residents is set forth on our web site, www.velocityrecoveries.com. If you have any questions or comments about how your personal information is handled, please do not hesitate to contact our offices by calling us at 800-558-4027 and/or by emailing us at: info@velocityrecoveries.com

California License Number: 10229-99

Colorado Residents:

For information about the Colorado fair debt collection practices act, see <https://coag.gov/office-sections/consumer-protection/consumer-credit-unit/collection-agency-regulation/>.

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.

You may also make payments in person to our in-state office as indicated as follows: Colorado Manager, Inc., 80 Garden Center, Suite 3, Broomfield, CO 80020, Phone: 303-920-4763.

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 Residents:

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.

For past statute debt only: We are required by regulation of the Massachusetts attorney general to notify you of the following information. This information is not legal advice: this debt may be too old for you to be sued on it in court. If it is too old, you cannot be required to pay it through a lawsuit. take note: you can renew the debt and the statute of limitations for the filing of a lawsuit against you if you do any of the following: make any payment on 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 you give up or waive your right to stop the creditor from suing you in court to collect the debt. While this debt may not be enforceable through a lawsuit, it may still affect your ability to obtain credit or affect your credit score or rating.

Minnesota Residents:

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

New Mexico Residents: (for past statute debt only). We are required by New Mexico Attorney General Rule to notify you of the following information. This information is not legal advice: This debt may be too old for you to be sued on it in court. If it is too old, you can't be required to pay it through a lawsuit. You can renew the debt and start the time for the filing of a lawsuit against you to collect the debt if you do any of the following: make a 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 you give up ("waive") your right to stop the debt collector from suing you in court to collect the debt.

New York Residents: 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.

You may request this letter in an alternative, reasonably accommodatable format, such as large-print format or another accommodative format, which we will select based on your needs. To request this letter in an alternative, reasonably accommodative format, please call us at 1-800-558-4027.

New York City Residents: New York City Department of Consumer Affairs License No. 1199638.

We conduct business in English and do not provide language access services or language translation services. For information gathering only, we are required to request your language of preference. If you wish to share your preference, please email us at nypreference@velocityrecoveries.com. A translation and description of commonly- used debt collection terms is available in multiple languages on the NYC Department of Consumer Affairs website, www.nyc.gov/dca.

North Carolina Residents:

This collection agency is licensed by the North Carolina Department of Insurance. Our corporate office is located at 1800 Route 34 N., Building 3, Suite 305, Wall, NJ 07719, License No. 103657.

Oregon Residents: This debt buyer is licensed in Oregon, NMLS #922827.

South Carolina Residents:

To review or download a copy of your Consumer Loan Rights and Responsibilities Pamphlet go to <https://velocityrecoveries.com/federal-and-state-notice/>

South Carolina License # SLW1-922827

Tennessee Residents: This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, Tennessee 37243.

Utah Residents: 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. We will not submit a negative credit report to a credit reporting agency about the credit obligation until the expiration of the time period described on the front of this letter.

Washington D.C. Residents: If your debt has not been reduced to a judgment by a court, you have the right to request the following information concerning your debt: (1) The name of the original creditor, and the name of any other owners of your debt, including the current owner; (2) Your last account number with the original creditor;

- (3) A copy of the signed contract, application, or other documents which show your obligations;
- (4) The date your debt was incurred; (5) The date of your last payment, if applicable; and (6) An

itemized accounting of the alleged debt, including the amount of any principal interest, fees, or charges, and whether the charges were imposed by the original creditor, a debt collector, or other owner of the debt. For credit card or revolving credit accounts, the itemized accounting is measured from the charge-off balance.

If your debt has been reduced to a judgment by a court, you have a right to a copy of the judgment, documentation establishing that the debt collector is the owner of the judgment, and an itemized accounting of the current balance due on the judgment.

You may request the above information by contacting us by phone, mail, or email at the following:
Address: 1800 Route 34N, Suite 305, Wall, New Jersey 07719; Phone: (800) 558-4027; Email
Address: info@velocityrecoveries.com.

You might have income or resources that are protected from being taken by debt collectors. These might include certain sources of income, funds, or property, including, but not limited to, Social Security, Supplemental Security Income (SSI), disability or unemployment benefits, veteran's benefits, or child support payments. If you believe your property or income may be protected, you may wish to seek legal advice, including at a legal services provider or legal aid office, before paying this debt.

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