

NEW YORK CONSUMERS - PLEASE READ

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. UNLESS YOU, THE CONSUMER, DISPUTE THE VALIDITY OF THIS DEBT, OR ANY PORTION THEREOF WITHIN THIRTY (30) DAYS AFTER THE RECEIPT OF THIS NOTICE, THIS OFFICE WILL ASSUME THAT THE DEBT IS VALID. IF YOU NOTIFY US IN WRITING WITHIN THIS THIRTY (30) DAY PERIOD THAT THE DEBT OR ANY PORTION THEREOF IS DISPUTED, VERIFICATION OF THE DEBT OR A COPY OF A JUDGMENT WILL BE PROVIDED TO YOU. FURTHER, UPON WRITTEN REQUEST WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS NOTICE WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR.

The following statements are for information purposes only: Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 USC 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) Worker's compensation benefits; (8) Public or private pensions; (9) Veteran's 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: We conduct business in English and do not provide language access services nor language translation services. For information gathering only we are required to request your language of preference. If you wish to share your preference, please send us an email to nypreference@velocityrecoveries.com along with your name and your file number listed above. 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