

State-Specific Initial Written Communication Disclosures.

State	Disclosure
	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, Building 3, Suite 305, Wall, New Jersey, 07719 or info@velocityrecoveries.com
California	California License Number 10229-99
Colorado	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. Velocity Investments, LLC's Colorado office is located at: Colorado Manager Inc., 1375 Ken Pratt Blvd., Suite 300A, Longmont, CO 80501 and has a phone number of 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.
District of Columbia	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, Building 3, 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.
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 CREDITOR.
Minnesota	This collection agency is licensed by the Minnesota Department of Commerce. A collection agency must include the attached credit counseling document, with the initial written communication sent to a debtor, if the initial communication is performed via United States mail, email, or text message.https://mn.gov/commerce-stat/pdfs/2023_credit_counseling_all.pdf
New York	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	New York City Department of Consumer Affairs License No. 1199638-DCA

	A statement informing the consumer of any language access services available, including whether the consumer may obtain from the debt collector a translation of any communication into a language other than English; and a statement that a translation and description of commonly-used debt collection terms is available in multiple languages on the Department's website, www.nyc.gov/dca .
North Carolina	North Carolina Department of Insurance Permit Number 119504175
Oregon	Velocity Investments, LLC is licensed in Oregon, NMLS # 922827.
Rhode Island	The State of Rhode Island general laws prohibit credit bureaus from reporting medical debt or factoring medical debt into a credit score.
Washington	Amount placed for collection: \$ Last payment date (if known, the field will be included) Original or redacted account number assigned to debt, if known
Wisconsin	This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org .

• **State-Specific Subsequent Written Communications Disclosures.**

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