

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, Building 3, Suite 305, Wall, New Jersey, 07719 or info@velocityrecoveries.com.

Our California Consumer Privacy Act 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

For past statute debt only: The law limits how long you can be sued on a debt. Because of the age of your debt, we will not sue you for it, and we will not report it to any credit reporting agency.

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/](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 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.

Connecticut Residents – For past statute debt only:

The law limits how long you can be sued on a debt. Because of the age of your debt, Velocity Investments, LLC will not sue you for it and Velocity Investments, LLC will not report it to any credit reporting agencies.

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, 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 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 CREDITOR.

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.

There are resources available to help manage your debt. Please see the "CREDIT COUNSELING SERVICES TO DEBTORS RESOURCE LIST" at https://mn.gov/commerce-stat/pdfs/2023_credit_counseling_all.pdf , which includes the contact information for nonprofit organizations domiciled in Minnesota that provide credit

counseling services to debtors. Credit counseling services include but are not limited to (1) helping debtors understand their rights and responsibilities, and (2) working with debtors, creditors, and collection agencies to satisfy debts.

Nevada Residents:

NFID License # for Compliance Manager CM12591, NMLS Number 925401
NFID License # for Collection Agency CAD11639, NMLS Number 922827

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 any 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.

For past statute debt only: We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice: It is against the law to sue to collect on this debt because the legal time limit (statute of limitations) for suing you to collect this debt has expired. It is a violation of the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., to sue to collect on a debt for which the statute of limitations has expired. If a creditor does sue you to collect on this debt, you may be able to prevent the creditor from obtaining a judgment against you by telling the court that the statute of limitations has expired. However, if you make a payment on the debt, then your creditor or debt collector may be able to sue you in court to collect on the debt. You are not required to admit that you owe this debt, promise to pay the debt, or waive the statute of limitations. If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.

New York City Residents:

New York City Department of Consumer Affairs License No. 1199638-DCA.

Velocity Investments, LLC conducts its business in English and does not provide language access services or language translation services. All communications are in English. 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.

For past statute debt only: WE ARE REQUIRED BY LAW TO GIVE YOU THE FOLLOWING INFORMATION ABOUT THIS DEBT. The legal time limit (statute of limitations) for suing you to collect this debt has expired. However, if somebody sues you anyway to try to make you pay this debt, court rules REQUIRE YOU to tell the court that the statute of limitations has expired to prevent the creditor from obtaining a judgment. Even though the statute of limitations has expired, you may CHOOSE to make payments. However, BE AWARE: if you make a payment, the creditor's right to sue you to make you pay the entire debt may START AGAIN.

North Carolina Residents:

North Carolina Department of Insurance Permit Number 119504175.

Oregon Residents:

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

Rhode Island Residents:

The State of Rhode Island general laws prohibit credit bureaus from reporting medical debt or factoring medical debt into a credit score.

Texas Residents – For past statute debt only:

THE LAW LIMITS HOW LONG YOU CAN BE SUED ON A DEBT. BECAUSE OF THE AGE OF YOUR DEBT, WE WILL NOT SUE YOU FOR IT. THIS NOTICE IS REQUIRED BY LAW

West Virginia Residents – For past statute debt only:

The law limits how long you can be sued on a debt. Because of the age of your debt, Velocity Investments, LLC cannot sue you for it, and Velocity Investments, LLC will not report it to any credit reporting agencies.

Wisconsin Residents:

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