

IMPORTANT INFORMATION ABOUT YOUR DEBT

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of rights consumers have under state and federal 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 (1-877-382-4357) or www.ftc.gov.

Nonprofit credit counseling services may be available in the area.

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/).

Local office: 27 North Willerup Ste. B, Montrose, CO 81401 and phone: 970-249-7514

Minnesota Residents:

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

Nevada Residents:

If the consumer pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: (1) an acknowledgment of the debt by the consumer; and (2) a waiver by the consumer of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt; and (3) if the consumer does not understand or has questions concerning his/her legal rights or obligations relating to the debt, the debtor should seek legal advice.

New York Residents:

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.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- a) the use or threat of violence;
- b) the use of obscene or profane language; and
- c) repeated phone calls made with the intent to annoy, abuse, or harass.

New York City Residents:

New York City Department of Consumer Affairs License Number:

RMP, LLC – Sartell: 0995630-DCA

RMP Services LLC – Waco: 2052617-DCA

RMP, LLC – Indianapolis: 2030320-DCA

RMP Services LLC – Des Plaines: 2078419-DCA

RMP, LLC – Lansing: 2063437-DCA

Under 6 RCNY Section 5-77(f)(2)(vii), (h)(1), debt collectors must inform consumers of any language access services they offer. We have company representatives who can speak with consumers in either English or Spanish. All written communications by Receivables Management Partners, LLC are solely in English and we do not provide translations of written communications into any other language. To access a translation and description of commonly used collection terms in your preferred language, you can find that at: <https://www1.nyc.gov/site/dca/consumers/Glossary-of-Common-Debt-Collection-Terms.page>

North Carolina Residents:

North Carolina Permit Number:

RMP, LLC – Sartell: No. 114089

RMP Services LLC – Waco: No. 113631

RMP, LLC – Indianapolis: No. 111772

RMP Services LLC – Des Plaines: No. 113632

RMP, LLC – Lansing: No. 113646

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 this credit obligation until the expiration of the time period described on the front of this letter.

Washington Residents:

You have the right to request additional information which will be provided free of charge, which includes but is not limited to, the original account number or redacted original account number assigned to the debt, the date of last payment, and an itemized statement.

Wisconsin Residents:

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