



TURNSTILE CAPITAL MANAGEMENT, LLC
PO BOX 88740
SIOUX FALLS, SD 57109

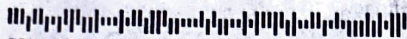


TURNSTILE CAPITAL
MANAGEMENT

(877) 411-3582 Telephone
Monday - Friday 9:00am - 6:00pm EST
www.turnstilecapital.com

February 11, 2023

Reference Number: 1384971



ERIN COALE
1906 SE REX ST
PORTLAND OR 97202-6251

Turnstile Capital Management, LLC is a debt collector. We are trying to collect a debt that you owe to NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-2. We will use any information you give us to help collect the debt.

Our Information Shows:

Reference Number: 1384971

Current Creditor: NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-2

Original Creditor: CHASE

Creditor on September 1, 2010: CHASE

Account Number on September 1, 2010: 308021039/001-001000

As of September 1, 2010, you owed: \$ 14,789.59

Between September 1, 2010 and February 11, 2023:

You were charged this amount in interest: + \$ 8,943.37

You were charged this amount in fees: + \$ 0.00

You paid or were credited this amount toward the debt: - \$ 9.88

Total amount of debt now: \$23,723.08

The law limits how long you can be sued on a debt. Because of the age of your debt, NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-2 cannot sue you for it and this debt cannot be reported to any credit reporting agency. Turnstile Capital Management cannot sue you on this debt and Turnstile Capital Management cannot report this debt to any credit reporting agency.

In many circumstances, you can renew the debt and start the time period for the filing of a lawsuit against you if you take specific actions such as making certain payment on the debt or making a written promise to pay. You should determine the effect of any actions you take with respect to this debt.

How can you dispute the debt?

- Call or write to us by March 20, 2023, to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write to us by March 20, 2023, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents.

What else can you do?

- Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by March 20, 2023, we must stop collection until we send you that information. You may use the form below or write to us without the form.
- Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

NOTICE: See additional pages for important information.

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850 Turnstile.wfd
Page 1 of 2

How do you want to respond?

Check all that apply

☐ I want to dispute the debt because I think:

☐ This is not my debt.

☐ The amount is wrong.

☐ Other (please describe on reverse or attach additional information).

☐ I want you to send me the name and address of the original creditor.

☐ I enclosed this amount: \$

Make your check payable to Turnstile Capital Management, LLC.
Include the reference number 1384971.



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TURNSTILE CAPITAL
MANAGEMENT

(877) 411-3582 Telephone
Monday - Friday 9:00am - 6:00pm EST
www.turnstilecapital.com

February 11, 2023

Reference Number: 1384967

ERIN COALE
1906 SE REX ST
PORTLAND OR 97202-6251

Turnstile Capital Management, LLC is a debt collector. We are trying to collect a debt that you owe to NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-4. We will use any information you give us to help collect the debt.

Our Information Shows:

Reference Number: 1384967

Current Creditor: NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-4

Original Creditor: CHASE

Creditor on September 1, 2010: CHASE

Account Number on September 1, 2010: 308021039/002-001000

As of September 1, 2010, you owed: \$ 15,722.21

Between September 1, 2010 and February 11, 2023:

You were charged this amount in interest: + \$ 14,169.00

You were charged this amount in fees: + \$ 0.00

You paid or were credited this amount toward the debt: - \$ 44.95

Total amount of debt now: \$29,846.26

The law limits how long you can be sued on a debt. Because of the age of your debt, NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-4 cannot sue you for it and this debt cannot be reported to any credit reporting agency. Turnstile Capital Management cannot sue you on this debt and Turnstile Capital Management cannot report this debt to any credit reporting agency.

In many circumstances, you can renew the debt and start the time period for the filing of a lawsuit against you if you take specific actions such as making certain payment on the debt or making a written promise to pay. You should determine the effect of any actions you take with respect to this debt.

How can you dispute the debt?

- Call or write to us by March 20, 2023, to dispute all or part of the debt. If you do not, we will assume that our information is correct.
- If you write to us by March 20, 2023, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents.

What else can you do?

- Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by March 20, 2023, we must stop collection until we send you that information. You may use the form below or write to us without the form.
- Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

NOTICE: See additional pages for important information.

433364 00000737
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Page 1 of 2

How do you want to respond?

Check all that apply

☐ I want to dispute the debt because I think:

- ☐ This is not my debt.
- ☐ The amount is wrong.
- ☐ Other (please describe on reverse or attach additional information).

☐ I want you to send me the name and address of the original creditor.

☐ I enclosed this amount: \$

Make your check payable to Turnstile Capital Management, LLC.
Include the reference number 1384967.



TURNSTILE CAPITAL MANAGEMENT, LLC
PO BOX 88740
SIOUX FALLS, SD 57109

Notice to All Consumers

Calls to and from our location may be monitored or recorded.

Turnstile Capital Management, LLC is located at 402 West Broadway, Suite 2000, San Diego, CA 92101 and 5109 S. Broadband Lane, Suite 400, Sioux Falls, SD 57108.

We are required under state law to notify consumers of the following rights. This does not include a complete list of the rights consumers have under state and federal laws.

California Notice

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.

Colorado Notice

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. 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/).

In-State Office – 7200 S. Alton Way, Suite B180 Centennial, CO 80112 Phone: (303) 768-0200

Private Student Loan Borrowers: You have a right to request all nonprivileged information possessed by the lender or us related to your defaulted private education loan debt, including the required information described in subsection 2 of Colorado Revised Statutes 5-20-212. Failure to provide that information within thirty days after such a request precludes us from collecting or attempting to collect the debt.

Massachusetts Notice

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.

Minnesota Notice

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

This debt buyer is licensed by the Minnesota Department of Commerce.

New York Notice

You may request communications from us in an alternative, reasonably accommodatable format selected by us such as large print, braille, audio compact disc, or other means. You may call (877) 411-3582 to make such a request.

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.

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.

New York City Notice

New York City Department of Consumer Affairs License Number: License # 2099021-DCA

Limited language access services are available. Please call us to speak with a Spanish-speaking representative.

A translation and description of commonly-used debt collection terms is available in multiple languages on the New York City Department of Consumer Affairs website, www.nyc.gov/dca.

You may contact Jennifer G. at (877) 411-3582 to discuss your account.

North Carolina Notice

SBS Company No: 514591745

Tennessee Notice

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.