

# Carmichael Advisory Group — Litigation & Compliance

7 Hallsworth Crescent, District 9

CAG/Not/2025/77A

FAXED

Account Compliance Office

Date: October 10, 2025

Please be advised that we act for a party referenced herein as a client of the Carmichael Advisory Group. The client has received communications that appear to relate to account maintenance and repayment dialogue. While this letter is not a direct instruction to cease all communications, it does seek an immediate pause in specified outreach categories until a joint review is conducted. Specifically, our client requests that you suspend outbound telephone calls and third-party messaging pending provision of clear documentation of prior consent. Should you possess contractual or statutory grounds that permit continued contact, submit such grounds and the supporting evidence without delay. The intent of this correspondence is prudential and protective rather than adversarial, but it should be regarded as a formal notice that any persistence without validation may prompt our client to instruct further legal measures. We request written acknowledgment within five business days.



Counsel for the Client