February 28, 2017

«CUSTOMER\_FIRST\_NAME» «CUSTOMER\_MIDDLE\_NAME» «CUSTOMER\_LAST\_NAME»

«CUSTOMER\_ADDRESS»

«CUSTOMER\_CITY», «CUSTOMER\_STATE» «CUSTOMER\_ZIP»

**Creditor:** «DEBT\_OWNER»

**Account No.:** «ACCOUNT\_NUMBER»

**Original Creditor:** «ORIGINAL\_CREDITOR»

**Original Creditor Account No.:** «ORIGINAL\_CREDITOR\_ACCOUNT\_NUMBER»

**Current Balance:** $«BALANCE\_AMOUNT»

Dear «CUSTOMER\_FIRST\_NAME» «CUSTOMER\_LAST\_NAME»,

We are in receipt of your notification that the above referenced debt, or a portion thereof, is disputed. In response to your dispute, we are forwarding the enclosed verification of debt information for your review.

Should you need anything further or have any additional questions, please contact us toll-free at the phone number above.

Sincerely,

Fresh View Solutions

**IMPORTANT NOTICE OF RIGHTS**

We are required under state and/or federal law(s) to notify consumers of certain rights. This list does not include a complete list of rights you may have under state or federal laws or regulations. Federal Law or other state laws may also provide you with similar or even greater rights.

**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. As required by 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.

**Colorado Residents**: Colorado Office Location: 6300 S. Syracuse Way, Suite 300, Centennial, CO 80111. Toll-Free Phone: 844.746.0437.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. 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.

**Maine Residents**: Fresh View Solutions address is 6300 S. Syracuse Way, Suite 300, Centennial, CO 80111. Phone Number: 844.746.0437. Business hours are Monday – Friday 6:00 am to 5:00 pm MST.

**New York City Residents**: Fresh View Solutions New York City Department of Consumer Affairs license number is 2016965-DCA.

**North Carolina Residents**: Fresh View Solutions collection agency permit number is 112406.

**Tennessee Residents:** Fresh View Solutions is licensed by the Collection Service Board of the Tennessee Department of Commerce and Insurance.

**Texas Residents:** Fresh View Solutions address is 6300 S. Syracuse Way, Suite 300, Centennial, CO 80111. Phone Number: 844.746.0437. Business hours are Monday – Friday 6:00 am to 5:00 pm MST.

**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.

**IMPORTANT INFORMATION ABOUT CREDIT REPORTING**

Our clients may report information about your account to credit bureaus.

**Fresh View Solutions** is a trade name. The full legal name of Fresh View Solutions is SquareTwo Financial Services Corporation d/b/a Fresh View Solutions.

Fresh View Solutions | 6300 S. Syracuse Way, Suite 300, Centennial, CO 80111 | 844. 844.746.0437