

4. You have the right to bring a court action to assert the non-existence of a default or any other defense that you have to acceleration and sale.

5. Servicemembers on "active duty" or "active service," or a dependent of such a service member may be entitled to certain legal protections pursuant to the Service members Civil Relief Act (50 USC App. §§ 3901-4043) (SCRA). If you believe that you may be eligible for such protection, please contact our office at the below, within 10 calendar days from the date of this letter.

6. This letter also provides notice pursuant to the Federal Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692a-1692o. Unless you dispute the validity of the debt, or any portion thereof within thirty (30) days from receipt of this letter, we will assume the debt is valid.

7. If you notify us in writing within the thirty (30) day period that the debt, or any portion thereof, is disputed, the Firm will obtain verification of the debt or, if the debt is based on a judgment, a copy of the judgment and the Firm will mail you a copy of such verification or judgment.

8. If you provide us with a written request, the Firm will provide you with the name and address of the current creditor, if different from the original creditor.

9. If you have any questions concerning your rights under the Fair Debt Collection Practices Act or any other Federal or State law, you should seek legal counsel immediately. The Firm cannot provide you legal advice as to your rights.

10. If you have filed Bankruptcy, please contact our office immediately. If the bankruptcy case has discharged or the lender has obtained relief from stay, the lender is likely pursuing a remedy against the property only and will not be pursuing a remedy against you personally.

Sincerely,

MARINOSCI LAW GROUP, P.C.

David Noyce

**M
ARINOSCI LAW GROUP, P.C. IS A DEBT COLLECTOR AND ANY INFORMATION WILL BE USED**

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