January 24, 2019

[Borrower/Borrower Spouse Name (One to One)]

[Borrower/ Borrower Spouse’s Primary Address]

[City, State ZIP]

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Re:

**Creditor:** [Beneficiary]

**Judgment Amount:** $ [Original Judgment Amount]

**Amount Currently Due:** $ [Current Judgment Amount + Interest Due]

**Loan No. Ending In:** [Last four digits of Loan Number]

**Our File No.:** [CA File Number]

Dear [Borrower/Borrower Spouse Name]:

Please be advised that this firm represents [Client] the servicer for [Beneficiary] the holder of a judgment obtained against you as the Defendant in [Judgment County] County Court on or about [Judgment Date]. You are hereby notified that our firm has been retained to collect on said judgment. You are further notified that:

1. To cease our efforts of collections on this judgment, we are requesting that you pay the amount currently due within thirty (30) days from the day you received this notice. Please note that the amounts may be different at the time the payment is made so we request that you contact the servicer to confirm the amount prior to sending funds.

2. The law does not require our firm to wait until the end of the thirty-day period before initiating an action to collect this debt.

3. You have the right to bring a court action to assert the non-existence of a default or any other defense that you may have to the debt.

4. 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.

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

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

8. 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. Our firm cannot provide you legal advice as to your rights.

9. 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.

Your immediate attention to this matter is requested. You may contact the servicer, Franklin Credit Management Corporation, directly at (800) 255-5897 to discuss a possible resolution of the same. Failure to act will result in our office proceeding with collection of the debt which may include wage garnishment and bank levy.

Sincerely,

MARINOSCI LAW GROUP, P.C.

David Noyce

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