

This Consumer Disclosure

Consumer Information

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose

How to update you records:

It is your responsibility to provide us with a true, accurate and complete email address and other contact information to us by calling (844) 377-1057 or emailing us at

customer.service@eismgmt.com

Hardware and Software Requirements:

To access, view and retain electronic communications that we make available to you, you will need the following:

- Internet access and an email account
- Access to a printer in order to print documents
- Sufficient electronic storage capacity on your personal computer's hard drive or other data storage unit
- Adobe Reader may be downloaded from this website <https://get.adobe.com/reader/>

Paper copies:

You may request a paper copy of communications by calling (844) 377-1057 or emailing us at

customer.service@eismgmt.com

Communicating in writing:

All communications that we send to you in either electronic or paper format will be considered to be communications "in writing" and you should print or download copies of all such communications, including this Consent form, for your personal records.

Federal Law:

You further acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (E-Sign Act – 15 U.S.C. 7001-7006), and that the E-Sign Act shall apply the fullest extent possible to validate our ability to conduct business with you via electronic communications.

Payment in Full

Your credit agreement may require you to pay interest on the outstanding portion of your balance, as well as late charges, and the cost of recovery, which vary from day to day, as you agreed in your agreement. Therefore, the amount required to pay our account in full on the day you send payment may be greater than the amount that appears in our written communications.

Email Communication

By emailing EIS, you are requesting to receive email from EIS on an ongoing basis. You understand email is not a secure method of communication. By emailing and/or providing your telephone number you are giving expressed consent to call and/or reply to your personal email. Your response also provides assurance that the email address provided is secure for your use. You may withdraw your consent or opt out by emailing EIS at any time. You may need a PDF reader to access some of the electronic copies that are sent to you.

CONFIDENTIALITY NOTICE FOR EMAIL: This email, including any attachments, is covered by the Electronic Communications Act of 1986 (18 U.S.C sections 2510-22) and may contain information protected by the federal regulations under the Health Insurance Portability Act of 1996 (45 C.F.R Parts 160-164) or other confidential information. If you are not the intended recipient or authorized to receive for the recipient, you are hereby notified that any review, disclosure, dissemination, distribution or copying of this information is strictly prohibited. If you have received this communication in error, please delete and or destroy all copies of this communication and any attachments. No confidentiality or privilege is waived by errant delivery. Email transmissions cannot be guaranteed to be safe or error –free as information could be intercepted, corrupted, arrive late, be incomplete, or contain viruses. Therefore, the sender Estate Information Services, LLC does not accept liability for any errors or omissions in the content of the message.

SEE THE FOLLOWING INFORMATION FOR YOUR STATE OF RESIDENCE

We are required under state law to notify consumers of the following rights. The following notices apply to persons who reside in those states. The list does not contain a complete list of the rights consumers have under state and federal law.

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 8:00 AM or after 9:00 PM. 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 our attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgement. For more information about debt collection activities, you may contact the Federal Trade Commission at 1.877.FTC.HELP or www.ftc.com. As required by law, you are hereby notified that a negative credit report reflecting upon your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the 30-day validation period described in the initial validation letter mailed to you by Estate Information Services, LLC.

For medical debts only

Nonprofit credit consulting may be available in the area.

Colorado Residents

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. Local Office: 7200 Alton Way, STE B180, Centennial, CO 80112, 720-508-1781

Massachusetts Residents

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 within seven days of such request. You may terminate this request by writing to the debt collector.

Minnesota Residents

This collection agency is licensed by the Minnesota Department of Commerce. **For medical debts only** – If you feel that your concerns have not been addressed, please contact us at (844) 377-1057 and allow us the opportunity to try and address your concerns. Or you have the option to address any concerns with the Minnesota Attorney General's Office, which can be reached at 651-296-3353 or 1-800-657-3787.

Nevada Residents

This collection agency is registered with the State of Nevada Financial Institutions Division.

NV Collection Agency License No. CAD11806

NV Compliance Manager Certificate Identification Number: CM12891

NV NMLS-CAD11806 Compliance Manager NMLS License Number: 934565

For medical debts only

If the consumer pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as (1) an acknowledgment of the debt by the consumer; and (2) a waiver by the consumer of any applicable statute of limitations set forth in the NRS 11.190 that otherwise precludes the collection of the debt; and (3) if the consumer does not understand or has questions concerning his/her legal rights or obligations relating to the debt; the debtor should seek legal advice.

New York Residents

If a creditor or debt collector receives a money judgement 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.

That debt collectors; in accordance with the Fair Debt 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:

- i. The use or threat of violence;
- ii. The use of obscene or profane language; and
- iii. Repeated phone call made with the intent to annoy, abuse, or harass

New York City Residents

The license number for Estate Information Services, LLC issued by the New York City Department of Consumer Affairs is: 1216912.

New York City Department of Consumer Affairs License Numbers: 2011364-DCA 2010680-DCA

North Carolina Residents

The permit number assigned to Estate Information Services, LLC by the state of North Carolina is 43138

Tennessee Residents

The permit number assigned to Estate Information Services, LLC by the state of Tennessee Collection Service Board of Department of Commerce and Insurance is 00001179.

Wisconsin Residents

Estate Information Services, LLC has been issued an exemption from licensing by the State of Wisconsin dated February 17, 2006.

Links to Third Party Websites

For your convenience, this website may contain links to third party websites. Estate Information Services, LLC is not responsible for the content of any third-party site. The inclusion of any link does not imply endorsement of the site.