

February 20, 2019

Stacey Matthews  
matt12.stacey@gmail.com  
Click or tap here to enter text.

Re:	Creditor	:	WATERSTONE AT MURRIETA
	Original Creditor Address	:	24850 HANCOCK AVE
		:	Murrieta, CA 92562
	Consumer Name(s)	:	Stacey Matthews
	Last 4 of SSN	:	7570
	HWI Account No.	:	5168195

Dear Stacey Matthews:

This letter will confirm that the person named above is not a responsible party for the above referenced account.

Additionally, we have requested the account be deleted from any consumer reporting agency files to which we may have submitted information. Consumer reporting agencies may take up to 30 days or longer to update consumer reports and this is beyond our control.

If you need any further information, you may contact us at 813-283-4500.

Sincerely,

Ana Ventura  
Hunter Warfield, Inc.  
Support Services Department

**FEDERAL AND STATE DEBT COLLECTION LAWS AND/OR THE FAIR CREDIT REPORTING ACT REQUIRE THE FOLLOWING DISCLOSURES:**

**This communication is made for the limited purpose of responding to your request and is NOT an attempt to collect a debt.**

**See following page for important information.**

4620 Woodland Corporate Blvd | Tampa, FL 33614  
[www.hunterwarfield.com](http://www.hunterwarfield.com) | [supportservices@hunterwarfield.com](mailto:supportservices@hunterwarfield.com) | [www.payhwi.com](http://www.payhwi.com)

**Required by Fair Debt Collection Practices Act:** This is an attempt to collect a debt and any information obtained will be used for that purpose.

**Required by Fair Credit Reporting Act:** You have a right to inspect your credit report.

**All States:** 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. The collection agent assigned to your account may change from time to time. If you experience any difficulty finding the appropriate collection agent handling your account, contact the collection manager at 866-494-9902.

**PAYMENT DISCLOSURES:**

**Payment by Check:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

**IDAHO:** Managers can be reached at 1-866-494-9902, Mon.-Fri. 8am to 5pm, EST.

**MINNESOTA:** This collection agency is licensed by the Minnesota Department of Commerce.

**NORTH CAROLINA:** North Carolina Department of Insurance Permit Number 4129 & 104133.

**TENNESSEE:** This collection agency is licensed by the Tennessee Collection Services Board.

**UTAH:** 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 obligation. We will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described on the front of this letter.

**WISCONSIN:** This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, [www.wdfr.org](http://www.wdfr.org)

**MASSACHUSETTS:** Send payments to Hunter Warfield of New England, Inc., 4620 Woodland Corporate Blvd., Tampa, FL 33614. Office hours: 8am - 5pm EST. Monday - Friday.

**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 TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

**CALIFORNIA:** The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collector 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](http://www.ftc.gov). Nonprofit credit counseling service may be available in the area.

**MAINE:** Hours of operation are Mon. - Fri. 8am-5pm, EST.

**COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [www.coag.gov/car](http://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 further action authorized by law to collect the debt. Colorado office: Colorado Manager, Inc., Building B, 80 Garden Center, Ste 3, Broomfield, CO 80020. (303) 920-4763.

**MAINE:** Hours of operation are Mon. - Fri. 8am-5pm, EST.

**Residents of the State of New York only:** In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., debt collectors 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 calls made with the intent to annoy, abuse or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- (i) Supplemental security income (SSI);
- (ii) Social Security;
- (iii) Public assistance (welfare);
- (iv) Spousal Support, maintenance (alimony) or child support;
- (v) Unemployment benefits;
- (vi) Disability benefits;
- (vii) Workers' compensation benefits;
- (viii) Public or private pensions;
- (ix) Veterans' benefits;
- (x) Federal student loans, federal student grants, and federal work study funds; and
- (xi) Ninety percent of your wages or salary earned in the last sixty days.

**Residents of the City of New York:** New York City Department of Consumer Affairs License Number 1197082. Collection manager, Mike Geary, can be reached at 1-866-494-7360, Mon. - Fri. 9am to 5pm, EST.