

Waterfall Revenue Group Disclosures

Waterfall Revenue Group 2297 Highway 33 Suite 906 Hamilton Square, NJ 08690-1717 (USA)
Office Hours: 8:30-5:00 PM EST Monday through Friday

Telephone: 800-777-6201 Self Service Web -Portal : www.paywaterfall.com

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

State Disclosures

For California Consumers:

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 <https://www.ftc.gov>

For Colorado Consumers:

A consumer has the right to request in writing that a debt collector or collection agency cease further collection agency from taking any action authorized by law to collect the debt.

Our Colorado Office address is located at 7200 South Alton Way, Suite B-180, Centennial, Colorado 80112

The phone number is (303) 309-3839.

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE

WWW.COAG.GOV/CAR

For Massachusetts Consumers:

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

For Minnesota Consumers:

This collection agency is licensed by the Minnesota Department of Commerce. If you feel that your concerns have not been addressed, please call 800-777-6201 and allow us the opportunity to try to 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.

For North Carolina Consumers:

North Carolina Company #119505443 Waterfall Revenue Group Inc.

For New York City Consumers:

Debt collectors, in accordance with the FDCPA, are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- The use of threat or violence.
- The use of obscene or profane language.
- 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:

1. Supplemental security income.
2. Social Security.
3. Public Assistance.
4. Spousal support, maintenance, 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.
11. Ninety percent of your wages or salary earned in the last sixty days.

New York City Department of Consumer Affairs license number: New York City 1084753, Buffalo 515610

For Tennessee Consumers:

This collection agency is licensed by the collection service board of the department of commerce and insurance. For Wisconsin Consumers: "Pursuant to Wis. Stat. Ann sec 218.04 (2) (b) this agency is not required to be licensed by the Division of Banking of the Wisconsin Department of Financial Institutions "

For Utah Consumers:

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to the credit reporting agency if you fail to fulfill the terms of your credit obligations.

WATERFALL REVENUE GROUP'S ELECTRONIC

SMS TEXT MESSAGING DISCLOSURES & EMAIL NOTICE, OPTING-IN

When you Opt-In our Electronic Communication

By providing your cell phone number or by sending us or providing our office with your email , you have provided us with consent to send you a text message or email in conjunction with the service you have requested cellular provider's Message & Data Rates may apply to our confirmation message and all subsequent messages.

You understand the text message or email we may send may be seen by anyone with access to your phone. Accordingly, you should take steps to safeguard your phone, emails and text messages if you want them to remain private. By opting into Waterfall Revenue Group's electronic communication, you understand that you may also be contacted in the future, through either email or by text regarding any subsequent accounts that maybe listed.

Please notify us immediately if you change your email or mobile numbers or plan to provide your number to another person.

If we modify this text & email message policy, we will notify you by sending you a text message with a link to the new policy or email We may terminate our text message or email program at any time.

If you have any questions regarding this policy, would like us to mail you a paper copy of this policy or our having problems receiving or stopping our text messages, please contact us using the following information:

By Mail: Waterfall Revenue Group, 2297 Highway 33 Suite 906 Hamilton Square, NJ 08690

Email us: service@waterfallrevenuegroup.com

Telephone: (800)251-5290

You agree and consent to be contacted by Waterfall Revenue Group, our agents, employees, attorneys, affiliates, subsequent creditors and third party collectors through the use of email, telephone calls and/or SMS text messages to your cellular, home or work phone numbers, as well as any other phone number you have provided in conjunction with this account or future accounts, including the use of automatic telephone dialing systems, auto dialers, or an article or prerecorded message/voice. By opting in you agree that this opt in also satisfies and acts your electronic signature, authoring Waterfall Revenue Group to process any payments you authorized by form of telephone, cellular text message, email, or web portable payment You understand that Waterfall Revenue Group and all employees of Waterfall Revenue Group are Debt Collectors and SMS text messages or emails are related to a debt.

How to Opt-Out or Stop

This policy applies to the text message or emails sent by Waterfall Revenue Group to our customers while and after they use our product. If you wish to stop receiving text messages from Waterfall Revenue Group, reply to any text message we have sent you and, in the reply, text simply type STOP .

If you wish to stop receiving all text messages or emails from Waterfall Revenue Group, including those with information about payment due dates or missed payments, type STOP ALL in the reply text you sent us. Your STOP request will become effective within 3 days. You may also stop text messages by calling us, emailing us or using the contact information below:

By Mail: Waterfall Revenue Group, 2297 Highway 33 Suite 906 Hamilton Square, NJ 08690

Email us: service@waterfallrevenuegroup.com

Telephone: (800)251-5290

Help or Support

If at any time you need our contact information or information on how to stop text messages or emails, reply to any text message we have sent to and in the reply, text simply type HELP. Upon receiving your text message, we will send you a text message with this information

Waterfall Revenue Group

Email us: service@waterfallrevenuegroup.com

Telephone: (800)251-5290