

## Fwd: Thanks for signing up for electronic disclosures

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**From:** Alex Acosta <alexacosta03@gmail.com>  
**To:** VICTORY TAXES <victorytaxes@gmail.com>  
**Date:** Wed, 21 Apr 2021 14:34:24 -0400

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Gmail info:  
Alexacosta03@gmail.com  
[REDACTED]

Sent from my iPhone

Begin forwarded message:

**From:** Scratch <notifications@scratch.fi>  
**Date:** April 20, 2021 at 10:49:49 AM EDT  
**To:** Alexacosta03@gmail.com  
**Subject:** Thanks for signing up for electronic disclosures  
**Reply-To:** no-reply@scratch.fi



Hello Alexandra Acosta,

Thanks for checking out Scratch and consenting to receive electronic disclosures (E-SIGN). You can now get important stuff (like your monthly statements) sent to you electronically and save some trees along the way. You can [log in to your Scratch account](#) to make a payment, view your payment history, and more. You can also view our [Terms of Service](#) and [Privacy Policy](#) online at any time.

Sincerely,

Team Scratch

Need help? [Contact us](#)

Don't recognize this information? Have any questions? Contact us:

Hours: Monday - Thursday, 9AM to 8PM and Friday, 9AM to 5PM ET.  
Email: [support@scratch.fi](mailto:support@scratch.fi)  
Call: (844) 727-2684



SWR\_G-000022807

Acosta GX 611 [0001]

Snail mail:

Scratch Services, LLC  
PO Box 411285  
San Francisco, CA 94141-1285

<https://help.scratch.fi>

We, Scratch, are contacting you about your debt in an attempt to collect a debt. Any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**For residents of New York City:** Scratch Services, LLC is licensed by the city of New York, Department of Consumer Affairs, License # 2095909-DCA.

**For residents of Buffalo, New York:** Scratch Services, LLC is licensed by the city of Buffalo, New York, License # CAG16-10037515.

**For residents of Utah:** as required by Utah law, you are hereby notified that a negative credit report reflecting on your credit report 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 time period described on the initial notice letter for your account.

**For residents of Maine:** Scratch Services, LLC operating hours are from 9:00 AM to 8:00 PM Eastern Time, Monday through Thursday and 9:00 AM to 5 PM Eastern Time on Friday. You may contact our office during business hours by calling (844) 727-2684.

**For residents of California:** 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 must 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 services may be available in your area.

As required by law, you are hereby notified that a negative credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But 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 in our initial written communication to you which describes your right to request verification of debt.

**For residents of Massachusetts: NOTICE OF IMPORTANT RIGHTS:**  
YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT MAY 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 US AT SCRATCH SERVICES, LLC, P.O. BOX 411285, SAN FRANCISCO, CA 94141-1285.

**For residents of West Virginia:** If your debt is not past the date for obsolescence provided for in Section 605(a) of the Fair Credit Reporting Act, 15 U. S. C. 1681c: The law limits how long you can be sued on a debt. Because of the age of your debt, the creditor shown on the front of

this notice cannot sue you for it. If you do not pay the debt, the creditor shown on the front of this notice may report or continue to report it to the credit reporting agencies as unpaid. If your debt is past the date for obsolescence provided for in Section 605(a) of the Fair Credit Reporting Act, 15 U. S. C. 1681c: The law limits how long you can be sued on a debt. Because of the age of your debt, the creditor shown on the front of this notice cannot sue you for it and the creditor shown on the front of this notice cannot report it to any credit reporting agencies.