

Harvard Collection Services, LLC

4839 N Elston Avenue
 Chicago, IL 60630-2534
 Telephone: 800-214-2098
 Office Hours: Mon-Thur 8:00am - 8:00pm CST
 Friday 8:00am - 4:00pm CST

Account Information:

Original Creditor: CONSOLIDATED EDISON COMPANY
 Account Number: 419763300050
 Our File Number: 30921414
 Amount of Payments made to HCS: \$0.00
 Amount Due: \$309.84

10/29/24

Charles Henry Propert
 336 E 56th St Apt 4R
 New York, NY 10022-4145

Harvard Collection Services, LLC is a debt collector. We are trying to collect a debt you owe to CONSOLIDATED EDISON COMPANY. We will use any information you give us to help collect the debt owed to the original creditor.

How can you dispute the debt?

Call or write to us by 12/08/24, to dispute all or part of the debt. If you do not, we will assume that our information is correct. If you write to us by 12/08/24, we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents.

What else can you do?

Write to ask for the name and address of the original creditor, if different from the current creditor. If you write by 12/08/24, we must stop collection until we send you that information. You may use the form below or write to us without the form. Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.

You may contact us about your payment options:

New York residents may contact Laurie Mata regarding your account; however, you may be assisted by another person due to availability at 800-214-2098.

Our information shows:

Our File number	30921414
As of 04-29-24 you owed	\$309.84
Between 04-29-24 and today	
You were charged this amount in interest:	\$0.00
You were charged this amount in fees:	\$0.00
You paid or were credited this amount toward the debt:	\$0.00
Total amount of the debt now:	\$309.84

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Please detach and return bottom portion

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How do you want to respond?

Check all that apply:

- I want to dispute the debt because I think:
 - This is not my debt.
 - This amount is wrong.
 - Other (please describe on reverse or attach additional information).
- I want you to send me the name and address of the original creditor.

I enclosed this amount: \$ _____

Make your check payable to Harvard Collection Services, LLC.
 Include Our File Number 30921414.



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We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

Debt collectors, in accordance with the Fair Debt Collection 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: the use or threat of violence; the use of obscene or profane language; and repeated phone calls made with the intent to annoy, abuse or harass.

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.

New York residents you may contact Laurie Mata regarding your account; however, you may be assisted by another person due to availability at 800-214-2098.

New York City Department of Consumer Affairs License number 2097545-DCA

We conduct business primarily in English. However, we may employ foreign language speakers from time to time and may, at the request of a consumer, accommodate verbal communication in a foreign language when available. We do not offer translation services and do not offer translations of communications.

A translation and description of commonly-used debt collection terms is available in multiple languages on the New York City Department of Consumer Affairs website, www.nyc.gov/dca.

You may request this letter in an alternative, reasonably accommodatable format, such as large print. You may call us at 800-214-2098 to make such a request.