

FEBRUARY 18, 2025

2800 Commerce Drive Harrisburg PA 17110

Hours: Mon-Thur 8am-8pm EST

Fri 8am-8pm, Sat 8am-12pm EST

Phone: 800-900-1393

CREDITOR: New York City Dept. of Finance

ID NUMBER: E1362138

LETTER ID: L1336021376

TOTAL BALANCE DUE: \$32.41 AS OF FEBRUARY 18, 2025

The New York City Department of Finance (Department of Finance) has referred for collection a delinquent tax judgment(s), which is referenced on the reverse side of this notice. Previous notices from the Department of Finance regarding this matter have gone unpaid and remain delinquent.

Please send payment to the Department of Finance using the enclosed envelope or use one of the payment options described on the reverse side. As of the date of this letter, you owe \$32.41. Be advised that interest continues to accrue on the tax judgment(s) until it is paid in full and the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after the Department of Finance receives your payment. For further information, write the undersigned or call 800-900-1393.

If you wish to enter into a business tax payment plan agreement, please visit the New York City Department of Finance business tax payment plan website at eServices; https://a836-btseservices.nyc.gov/production/eservices/_/ for detailed information on the various payment plan options and requirements. All business tax payment plan agreements are entered into directly with the Department of Finance.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume the debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you submit a request in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose. The important rights included above apply to each account individually and you have the right to dispute any or all of the accounts included in this notice. In the event you choose to exercise your important rights included above, please indicate which account(s) you are disputing.

New York City Residents: Penn Credit Corporation's New York City Department of Consumer Affairs license number is 2096480-DCA. Penn Credit Corporation offers additional language access services for languages other than English and requests that you provide us your preferred language preference. We utilize Certified Languages International and can communicate orally in over 230 different languages after notifying us in advance of the need to communicate in a language other than English. To take advantage of these language services, please contact Penn Credit Corporation directly at 800-900-1393 and notify the representative you require a language service translator. You may review a translation and description of commonly-used debt collection terms in your preferred language on the website of the New York City Department of Consumer Affairs at nyc.gov/dca.

Please be advised that you may request this letter in a larger print format. To do so, contact our office at 800-900-1393.

Tim Foley
800-900-1393

PLEASE SEE REVERSE SIDE AND ADDITIONAL PAGES FOR IMPORTANT INFORMATION CONCERNING YOUR RIGHTS

*** DETACH AND RETURN WITH PAYMENT TO EXPEDITE CREDIT TO YOUR ACCOUNT ***

PO BOX 69703
HARRISBURG PA 17106-9703
ELECTRONIC SERVICE REQUESTED



0024120024091292874510036621999-000261R8Lo6wtTAG6Y

FAIRLANE VRTX INC
534 W 42ND ST
NEW YORK NY 10036-6219



NYC DEPARTMENT OF FINANCE
PO BOX 3646
NEW YORK NY 10008-3646



NOTICE PURSUANT TO N.Y. GENERAL BUSINESS LAW 604, 604-a, 604-b

If the debt to which this letter relates was a result of being a victim of identity theft, a statement pursuant to sec. 604-a(b)(2) that he/she is a victim of identity theft and a copy of a valid police report alleging the debtor is a victim of identity theft must be submitted to 2800 Commerce Drive, Harrisburg, PA 17110. Complaints about our practices and procedures can be sent to the New York City Department of Finance, Collection Agency Unit, 59 Maiden Lane, 28th Floor, New York, NY 10038. You can also file a complaint online by visiting www.nyc.gov/finance and searching "collection agency complaint." To find out what required documentation must be submitted or where to file a complaint in person, or for further information and assistance, call 311 or visit any Department of Finance business center. [Outside NYC, call 212-NEW-YORK (212-639-9675) or 212-504-4115 for the hearing-impaired.]

NOTICE PURSUANT TO SECTION 1.2 (a) OF THE REGULATIONS OF THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

Within 5 days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the following information is contained in the initial communication or the consumer has paid the debt, provide the consumer clear and conspicuous written notification of the following: 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: a) the use or threat of violence; b) the use of obscene or profane language; and c) repeated phone calls made with the intent to annoy, abuse, or harass.

NOTICE TO JUDGMENT DEBTOR OR OBLIGOR

Money or property belonging to you may have been taken or held in order to satisfy a judgment or order which has been entered against you. Read this carefully.

YOU MAY BE ABLE TO GET YOUR MONEY BACK

State and federal laws prevent certain money or property from being taken to satisfy judgments or orders. Such money or property is said to be "exempt". The following is a partial list of money which may be exempt:

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. Ninety percent of your wages or salary earned in the last sixty days;
11. 3,000.00 dollars of any bank account containing statutorily exempt payments that were deposited electronically or by direct deposit within the last forty-five days, including, but not limited to, your social security, supplemental security income, veterans benefits, public assistance, workers' compensation, unemployment insurance, public or private pensions, railroad retirement benefits, black lung benefits, or child support payments;
12. Railroad retirement;
13. Black lung benefit; and
14. COVID-19 stimulus relief for individuals and families with children.

~~If you think that any of your money that has been taken or held is exempt, you must act promptly because the money may be applied to the judgment or order. If you claim that any of your money that has been taken or held is exempt, you may contact the person sending this notice.~~

Also, **YOU MAY CONSULT AN ATTORNEY, INCLUDING ANY FREE LEGAL SERVICES ORGANIZATION IF YOU QUALIFY.** You can also go to court without an attorney to get your money back. Bring this notice with you when you go. You are allowed to try to prove to a judge that your money is exempt from collection under New York civil practice law and rules, sections fifty-two hundred twenty-two-a, fifty-two hundred thirty-nine and fifty-two hundred forty. If you do not have a lawyer, the clerk of the court may give you forms to help you prove your account contains exempt money that the creditor cannot collect. The law (New York civil practice law and rules, article four and sections fifty-two hundred thirty-nine and fifty-two hundred forty) provides a procedure for determination of a claim to an exemption.

