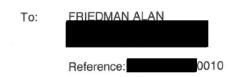
Exhibit A

recovery services sm

December 30, 2023

TRS RECOVERY SERVICES, INC. 1600 TERRELL MILL RD. MARIETTA, GA 30067 1-800-366-1048, 8am -10pm Mon - Thur ET, 8am - 5pm ET Fri



TRS RECOVERY SERVICES, INC. is a debt collector. We are trying to collect a debt that originated with Empire Resorts Inc.. We will use any information you give us to help collect that debt.

Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 8049

CURRENT CREDITOR: TeleCheck Services, LLC

As of December 14, 2023 you owed: \$236.00

Between 12/14/23 and today, you were charged:

This amount in interest:	\$0.00
This amount in fees:	\$0.00
Between 12/14/23 and today, you paid	
or were credited toward the debt:	\$0.00

Total amount of the debt now: \$236.00

How can you dispute the debt?

- Call or write to us by February 13, 2024 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 February 13, 2024 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. We accept disputes electronically at www.trsrecoveryservices.com.

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 February 13, 2024, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at www.trsrecoveryservices.com.
- Go to <u>www.cfpb.gov/debt-collection</u> to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

Notice: See reverse side for important information

Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 ELECTRONIC SERVICE REQUESTED

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How d	o you	want	to res	pon	d?	
Check	all that	appi	ly:			
_				41	-1 - 1-4	h

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

Make your check payable to TRS Recovery Services.
Include the Ref. Number 2010 or visit

www.trsrecoveryservices.com for payment options.



Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, this 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 request it of this office in writing within thirty (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.

If you have a dispute or inquiry, please write or fax to: TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006, Fax: 402.916.8140. Or if you would like to complete the online inquiry or dispute form, please visit our website at www.trsrecoveryservices.com. The form may be faxed or mailed to the number/address provided. Please include your reference number in all correspondence. The reference number can be found in the reference number field on your notice.

TRS Recovery Services, Inc. is required under certain state laws 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.

For New York State Residents: 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: (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.

You have the right to request a substantiation of a charged-off debt. To request substantiation, please submit a written request to TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006. Please include the reference number. You can also request substantiation of a charged-off debt by calling TRS Recovery Services, Inc. at 1-800-366-1048.

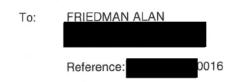
Upon receipt of your written request, we will provide this letter to you in large-print format.

For Yonkers, New York Residents: To speak with a live representative, contact TRS Recovery Services, Inc. at 1-888-237-1530 and ask for Tracey Johnson. This office is licensed under License Number 9423.

For New York City, New York Residents: This collection agency is licensed by the New York City Department of Consumer Affairs, under License Number 1157511-DCA. To speak with a live representative, contact TRS Recovery Services, Inc. at 1-888-237-1530 and ask for Tracey Johnson.



TRS RECOVERY SERVICES, INC. 1600 TERRELL MILL RD. MARIETTA, GA 30067 1-800-366-1048, 8am -10pm Mon - Thur ET, 8am - 5pm ET Fri



TRS RECOVERY SERVICES, INC. is a debt collector. We are trying to collect a debt that originated with Empire Resorts Inc.. We will use any information you give us to help collect that debt.

Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 8049

CURRENT CREDITOR: TeleCheck Services, LLC

\$328.00 As of December 15, 2023 you owed:

Between 12/15/23 and today, you were charged:

This amount in interest:	\$0.00
This amount in fees:	\$0.00
Between 12/15/23 and today, you paid or were credited toward the debt:	\$0.00

\$328.00 Total amount of the debt now:

How can you dispute the debt?

- Call or write to us by February 13, 2024 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 February 13, 2024 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. We accept disputes electronically at www.trsrecoveryservices.com.

What else can you do?

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- 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.
- Contact us about your payment options.

How do you want to respond?

Notice: See reverse side for important information

Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 ELECTRONIC SERVICE REQUESTED

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FRIEDMAN ALAN

now do you want to respond:
Check all that apply:
☐ I want to dispute the debt because I think:
☐ This is not my debt.
☐ The amount is wrong
□ Other (please describe on reverse or attach
additional information).
□ I want you to send me the name & address of the origina
creditor.
☐ I enclose this amount \$

Make your check payable to TRS Recovery Services. Include the Ref. Number 0016 or visit www.trsrecoveryservices.com for payment options.



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You have the right to request a substantiation of a charged-off debt. To request substantiation, please submit a written request to TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006. Please include the reference number. You can also request substantiation of a charged-off debt by calling TRS Recovery Services, Inc. at 1-800-366-1048.

Upon receipt of your written request, we will provide this letter to you in large-print format.

For Yonkers, New York Residents: To speak with a live representative, contact TRS Recovery Services, Inc. at 1-888-237-1530 and ask for Tracey Johnson. This office is licensed under License Number 9423.

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TRS RECOVERY SERVICES, INC. 1600 TERRELL MILL RD. MARIETTA, GA 30067 1-800-366-1048, 8am -10pm Mon - Thur ET, 8am - 5pm ET Fri To: FRIEDMAN ALAN Reference:

TRS RECOVERY SERVICES, INC. is a debt collector. We are trying to collect a debt that originated with Empire Resorts Inc.. We will use any information you give us to help collect that debt.

Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 8049

CURRENT CREDITOR: TeleCheck Services, LLC

As of December 15, 2023 you owed:

\$357.00

\$357.00

Between 12/15/23 and today, you were charged:

This amount in interest:	\$0.00
This amount in fees:	\$0.00
Between 12/15/23 and today, you paid or were credited toward the debt:	\$0.00
Total amount of the debt now:	\$357.00

How can you dispute the debt?

- Call or write to us by February 13, 2024 to dispute all or part of the debt. If you do not, we will assume that our information is
- If you write to us by February 13, 2024 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. We accept disputes electronically at www.trsrecoveryservices.com.

What else can you do?

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- Contact us about your payment options.

Notice: See reverse side for important information

Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 ELECTRONIC SERVICE REQUESTED

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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.

☐ The amount is wrong

☐ Other (please describe on reverse or attach additional information).

☐ I want you to send me the name & address of the original creditor.

☐ I enclose this amount \$_

Make your check payable to TRS Recovery Services. Include the Ref. Number 0017 or visit www.trsrecoveryservices.com for payment options.

> TRS Recovery Services, Inc **Payment Processing Center** PO BOX 60022 City of Industry, CA 91716-0022

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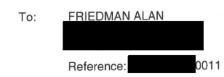
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TRS RECOVERY SERVICES, INC. 1600 TERRELL MILL RD. MARIETTA, GA 30067 1-800-366-1048, 8am -10pm Mon - Thur ET, 8am - 5pm ET Fri



TRS RECOVERY SERVICES, INC. is a debt collector. We are trying to collect a debt that originated with Empire Resorts Inc.. We will use any information you give us to help collect that debt.

\$334.00

Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 8049

CURRENT CREDITOR: TeleCheck Services, LLC

As of December 14, 2023 you owed: Between 12/14/23 and today, you were charged: \$0.00 This amount in interest: \$0.00 This amount in fees: Between 12/14/23 and today, you paid \$0.00 or were credited toward the debt:

\$334.00 Total amount of the debt now:

How can you dispute the debt?

- Call or write to us by February 13, 2024 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 February 13, 2024 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. We accept disputes electronically at www.trsrecoveryservices.com.

What else can you do?

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- Contact us about your payment options.

Notice: See reverse side for important information

Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 ELECTRONIC SERVICE REQUESTED

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FRIEDMAN ALAN

How do you want to respond? Check all that apply:
☐ I want to dispute the debt because I think:
Want to dispute the debt because I time.
☐ This is not my debt.
☐ The amount is wrong
□ Other (please describe on reverse or attach
additional information).
☐ I want you to send me the name & address of the original
creditor.
☐ I enclose this amount \$
Male and the language to TDC Decouply Convices
Make your check payable to TRS Recovery Services.
Include the Ref. Number
www.trsrecoveryservices.com for payment options.
www.tisiecoveryservices.com for payment options.



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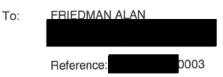
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Upon receipt of your written request, we will provide this letter to you in large-print format.

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TRS RECOVERY SERVICES, INC. 1600 TERRELL MILL RD. MARIETTA, GA 30067 1-800-366-1048, 8am -10pm Mon - Thur ET, 8am - 5pm ET Fri



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Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 8049

CURRENT CREDITOR: TeleCheck Services, LLC

As of December 13, 2023 you owed: \$127.00

Between 12/13/23 and today, you were charged:

\$0.00
\$0.00
\$0.00

Total amount of the debt now: \$127.00

How can you dispute the debt?

- Call or write to us by February 13, 2024 to dispute all or part of the debt. If you do not, we will assume that our information is correct.
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Notice: See reverse side for important information

Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 **ELECTRONIC SERVICE REQUESTED**

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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.	
☐ The amount is wrong	
Other (please describe on reverse or attach	
additional information).	
□ I want you to send me the name & address of the origin	ıal
creditor.	
☐ I enclose this amount \$	
Make your check payable to TRS Recovery Services.	
Include the Ref. Number 0003 or visit	
www.trsrecoveryservices.com for payment options.	
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TRS Recovery Services, Inc **Payment Processing Center** PO BOX 60022 City of Industry, CA 91716-0022



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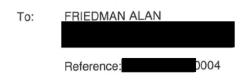
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TRS RECOVERY SERVICES, INC. 1600 TERRELL MILL RD. MARIETTA, GA 30067 1-800-366-1048, 8am -10pm Mon - Thur ET, 8am - 5pm ET Fri



TRS RECOVERY SERVICES, INC. is a debt collector. We are trying to collect a debt that originated with Empire Resorts Inc.. We will use any information you give us to help collect that debt.

Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 8049

CURRENT CREDITOR: TeleCheck Services, LLC

\$324.00 As of December 13, 2023 you owed:

Between 12/13/23 and today, you were charged:

This amount in interest:	\$0.00
This amount in fees:	\$0.00
Between 12/13/23 and today, you paid	
or were credited toward the debt:	\$0.00

Total amount of the debt now: \$324.00

How can you dispute the debt?

- Call or write to us by February 13, 2024 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 February 13, 2024 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. We accept disputes electronically at www.trsrecoveryservices.com.

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 February 13, 2024, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at www.trsrecoveryservices.com.
- 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.
- Contact us about your payment options.

Notice: See reverse side for important information

Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 ELECTRONIC SERVICE REQUESTED

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FRIEDMAN ALAN

How do you want to respond?	
Check all that apply:	
☐ I want to dispute the debt because I think: ☐ This is not my debt.	
☐ The amount is wrong	
Other (please describe on reverse or attach additional information).	
☐ I want you to send me the name & address of the creditor.	e original
☐ I enclose this amount \$	
Make your check payable to TRS Recovery Services. Include the Ref. Number 0004 or visit www.trsrecoveryservices.com for payment options.	

TRS Recovery Services, Inc **Payment Processing Center** PO BOX 60022 City of Industry, CA 91716-0022



Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, this 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 request it of this office in writing within thirty (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.

If you have a dispute or inquiry, please write or fax to: TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006, Fax: 402.916.8140. Or if you would like to complete the online inquiry or dispute form, please visit our website at www.trsrecoveryservices.com. The form may be faxed or mailed to the number/address provided. Please include your reference number in all correspondence. The reference number can be found in the reference number field on your notice.

TRS Recovery Services, Inc. is required under certain state laws 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.

For New York State Residents: 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: (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.

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You have the right to request a substantiation of a charged-off debt. To request substantiation, please submit a written request to TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006. Please include the reference number. You can also request substantiation of a charged-off debt by calling TRS Recovery Services, Inc. at 1-800-366-1048.

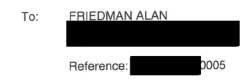
Upon receipt of your written request, we will provide this letter to you in large-print format.

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Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 8049

CURRENT CREDITOR: TeleCheck Services, LLC

As of December 13, 2023 you owed: \$462.00

Between 12/13/23 and today, you were charged:

This amount in interest:	\$0.00
This amount in fees:	\$0.00
Between 12/13/23 and today, you paid	
or were credited toward the debt:	\$0.00

Total amount of the debt now: \$462.00

How can you dispute the debt?

- Call or write to us by February 13, 2024 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 February 13, 2024 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. We accept disputes electronically at www.trsrecoveryservices.com.

What else can you do?

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Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 ELECTRONIC SERVICE REQUESTED

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FRIEDMAN ALAN

How do you want to respond? Check all that apply: ☐ I want to dispute the debt because I think: ☐ This is not my debt. ☐ The amount is wrong ☐ Other (please describe on reverse or attach additional information). □ I want you to send me the name & address of the original creditor. □ I enclose this amount \$__

Make your check payable to TRS Recovery Services. Include the Ref. Number www.trsrecoveryservices.com for payment options.

> TRS Recovery Services, Inc **Payment Processing Center** PO BOX 60022 City of Industry, CA 91716-0022



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You have the right to request a substantiation of a charged-off debt. To request substantiation, please submit a written request to TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006. Please include the reference number. You can also request substantiation of a charged-off debt by calling TRS Recovery Services, Inc. at 1-800-366-1048.

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TRS RECOVERY SERVICES, INC. 1600 TERRELL MILL RD. MARIETTA, GA 30067 1-800-366-1048, 8am -10pm Mon - Thur ET, 8am - 5pm ET Fri To: FRIEDMAN ALAN Reference:

TRS RECOVERY SERVICES, INC. is a debt collector. We are trying to collect a debt that originated with Empire Resorts Inc.. We will use any information you give us to help collect that debt.

Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 8049

CURRENT CREDITOR: TeleCheck Services, LLC

As of December 13, 2023 you owed:

\$478.00

\$478.00

Between 12/13/23 and today, you were charged:

This amount in interest:	\$0.00
This amount in fees:	\$0.00
Between 12/13/23 and today, you paid	
or were credited toward the debt:	\$0.00

Total amount of the debt now:

How can you dispute the debt?

- Call or write to us by February 13, 2024 to dispute all or part of the debt. If you do not, we will assume that our information is correct.
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What else can you do?

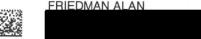
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Notice: See reverse side for important information

Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 ELECTRONIC SERVICE REQUESTED

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FRIEDMAN ALAN



How do	you wa	ant to	respond?	
Check a	ll that a	pply:	1	

☐ I want to dispute the debt because I think:

- ☐ This is not my debt.
- ☐ The amount is wrong
- ☐ Other (please describe on reverse or attach additional information).
- ☐ I want you to send me the name & address of the original creditor.
- ☐ I enclose this amount \$

Make your check payable	to TRS Recovery Services
Include the Ref. Number	0006 or visit
www.trsrecoveryservices.	com for payment options.



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You have the right to request a substantiation of a charged-off debt. To request substantiation, please submit a written request to TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006. Please include the reference number. You can also request substantiation of a charged-off debt by calling TRS Recovery Services, Inc. at 1-800-366-1048.

Upon receipt of your written request, we will provide this letter to you in large-print format.

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TRS RECOVERY SERVICES, INC. 1600 TERRELL MILL RD. MARIETTA, GA 30067 1-800-366-1048, 8am -10pm Mon - Thur ET, 8am - 5pm ET Fri

To:	FRIEDMAN ALAN	
	Reference:	0007

TRS RECOVERY SERVICES, INC. is a debt collector. We are trying to collect a debt that originated with Empire Resorts Inc.. We will use any information you give us to help collect that debt.

Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 3371

CURRENT CREDITOR: TeleCheck Services, LLC

As of December 13, 2023 you owed: \$244.00

Between 12/13/23 and today, you were charged:

This amount in interest:	\$0.00
This amount in fees:	\$0.00
Between 12/13/23 and today, you paid	
or were credited toward the debt:	\$0.00

Total amount of the debt now: \$244.00

How can you dispute the debt?

- Call or write to us by February 13, 2024 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 February 13, 2024 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. We accept disputes electronically at www.trsrecoveryservices.com.

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 February 13, 2024, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at www.trsrecoveryservices.com.
- Go to <u>www.cfpb.gov/debt-collection</u> to learn more about your rights under federal law. For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

Notice: See reverse side for important information

Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 ELECTRONIC SERVICE REQUESTED

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FRIEDMAN ALAN

	w do you want to respond?
Che	eck all that apply:
	☐ I want to dispute the debt because I think: ☐ This is not my debt.
	☐ The amount is wrong
	□ Other (please describe on reverse or attach
	additional information).
	I want you to send me the name & address of the original creditor.
	☐ I enclose this amount \$
	Make your check payable to TRS Recovery Services.
	Include the Ref. Number 0007 or visit www.trsrecoveryservices.com for payment options.

TRS Recovery Services, Inc Payment Processing Center PO BOX 60022 City of Industry, CA 91716-0022



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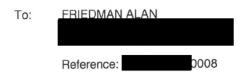
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Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 3371

CURRENT CREDITOR: TeleCheck Services, LLC

As of December 13, 2023 you owed: \$347.00

Between 12/13/23 and today, you were charged:

This amount in interest:	\$0.00
This amount in fees:	\$0.00
Between 12/13/23 and today, you paid	
or were credited toward the debt:	\$0.00

Total amount of the debt now: \$347.00

How can you dispute the debt?

- Call or write to us by February 13, 2024 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 February 13, 2024 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. We accept disputes electronically at www.trsrecoveryservices.com.

What else can you do?

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Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 ELECTRONIC SERVICE REQUESTED

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FRIEDMAN ALAN	

How do you want to respond?
Check all that apply:
☐ I want to dispute the debt because I think:
☐ This is not my debt.
☐ The amount is wrong
☐ Other (please describe on reverse or attach
additional information).
☐ I want you to send me the name & address of the origina
creditor.
☐ I enclose this amount \$
□ Teliciose tilis amount φ
Make your check payable to TRS Recovery Services.
Include the Ref. Number 2008 or visit
www.trsrecoveryservices.com for payment options.
www.trsrecoveryservices.com for payment options.



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То:	FRIEDMAN ALAN	
	Reference:	0018

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Our information shows:

You have or had an unpaid balance with Empire Resorts Inc. under your Account Number 8049

CURRENT CREDITOR: TeleCheck Services, LLC

As of December 15, 2023 you owed: \$150.00

Between 12/15/23 and today, you were charged:

This amount in interest:	\$0.00
This amount in fees:	\$0.00
Between 12/15/23 and today, you paid	
or were credited toward the debt:	\$0.00

Total amount of the debt now: \$150.00

How can you dispute the debt?

- Call or write to us by February 13, 2024 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 February 13, 2024 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. We accept disputes electronically at www.trsrecoveryservices.com.

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 February 13, 2024, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at www.trsrecoveryservices.com.
- 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.
- Contact us about your payment options.

Notice: See reverse side for important information

Return Mail Processing Center P.O. Box 674229 Marietta, GA 30006 **ELECTRONIC SERVICE REQUESTED**

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low do you want to respond?	
Check all that apply:	
□ I want to dispute the debt because I think:	
☐ This is not my debt.	
☐ The amount is wrong	
□ Other (please describe on reverse or attach	
additional information).	
□ I want you to send me the name & address of the or	iginal
creditor.	
☐ I enclose this amount \$	
Make your check payable to TRS Recovery Services.	
Include the Ref. Number 0018 or visit	

TRS Recovery Services, Inc **Payment Processing Center** PO BOX 60022

City of Industry, CA 91716-0022

www.trsrecoveryservices.com for payment options.



Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, this 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 request it of this office in writing within thirty (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.

If you have a dispute or inquiry, please write or fax to: TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006, Fax: 402.916.8140. Or if you would like to complete the online inquiry or dispute form, please visit our website at www.trsrecoveryservices.com. The form may be faxed or mailed to the number/address provided. Please include your reference number in all correspondence. The reference number can be found in the reference number field on your notice.

TRS Recovery Services, Inc. is required under certain state laws 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.

For New York State Residents: 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: (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.

You have the right to request a substantiation of a charged-off debt. To request substantiation, please submit a written request to TRS Recovery Services, Inc., P.O. Box 674169, Marietta, GA 30006. Please include the reference number. You can also request substantiation of a charged-off debt by calling TRS Recovery Services, Inc. at 1-800-366-1048.

Upon receipt of your written request, we will provide this letter to you in large-print format.

For Yonkers, New York Residents: To speak with a live representative, contact TRS Recovery Services, Inc. at 1-888-237-1530 and ask for Tracey Johnson. This office is licensed under License Number 9423.

For New York City, New York Residents: This collection agency is licensed by the New York City Department of Consumer Affairs, under License Number 1157511-DCA. To speak with a live representative, contact TRS Recovery Services, Inc. at 1-888-237-1530 and ask for Tracey Johnson.