

From: Adam Flury <aflury@massieberman.com>
Sent: Thursday, September 30, 2021 3:24 PM
To: Gallagher, Emily@DFPI <[REDACTED]>
Subject: RE: Question Re Debt Collection Licensing Act

Thank you Emily,

This information is very helpful! I have signed up for the e-mail updates and we are in the process of completing the application.

Our practice essentially involves compliance with Civil Code Section 5700 et seq. and the Fair Debt Collection Practices Act assisting homeowner associations in collecting past due monthly assessments through the non-judicial foreclosure process (i.e., initial contact letter, warning of lien, lien, warning of default, etc.). To the extent these types of debts can be excluded from licensing requirements under the Act it would certainly be a huge benefit to homeowners associations as I understand a number of law firms who practice in this area are contemplating, if they have not already, getting out of the business which could leave a number of communities without many options for debt collection.

Again, I very much appreciate your help. Have a great weekend!

Best Regards,

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