



Lorelei Salas
Commissioner

42 Broadway
9th Floor
New York, NY 10004

Dial 311
(212-NEW-YORK)

nyc.gov/consumers

October 9, 2019



RE: Your complaint against HF Holdings Inc.
RECORD ID#: 14667-2019-CMPL

Dear Consumer:

Thank you for contacting the NYC Department of Consumer Affairs (DCA). We carefully reviewed your complaint against the above referenced business. It has been determined that we are not the correct agency to assist you since your complaint is outside of DCA's jurisdiction. We believe the organizations shown below may be able to assist you with your complaint.

NYS Consumer Protection Board
Consumer Assistance Unit
5 Empire State Plaza, Suite 2101
Albany, NY 12223
Phone: (518) 486-3936 / (800) 697-1220

Link to website: www.nysconsumer.gov
Email address: webmaster@state.ny.us

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Ave NW
Washington, DC 20580
Phone: (877) 382-4357
www.ftc.gov

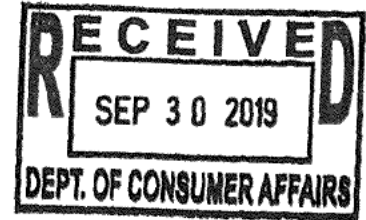
Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, IA 52244
Fax: (855) 237-2392
www.consumerfinance.gov/complaint/

Sincerely,

Consumer Services Division

September 24, 2019

[REDACTED]
[REDACTED]
[REDACTED]



CERTIFICATE OF MAILING

HF Holdings Inc.
PO Box 593080
Orlando, FL 32859

Re: Social Tenacity LLC requesting payment of \$7,500.00

Dear Melissa Chaber:

I am disputing the above-referenced debt. Please verify this debt as required by the Fair Debt Collection Practices Act (FDCPA) (section 1692g) and New York City Administrative Code (section 20-493.2). **New York City regulations require all debt collectors to send specific written documentation verifying the debt.** Under section 2-190 of the Rules of the City of New York, verification requires all of the following:

- Proof of my agreement to pay the original creditor;
- A copy of the final account statement issued by the original creditor;
- A breakdown of the total amount due, showing principal, interest, and other charges; and
- For all other charges, the date of and basis for each charge.

I dispute this debt because I did not receive the item or services for which I was charged. I previously disputed this charge with my credit card company on July 20, 2019 at which time Social Tenacity LLC had an opportunity to show proof otherwise. The referenced dispute has been resolved as of September 22, 2019 in my favor.

Because I am disputing this debt, you should not report it to the credit reporting agencies. If you have already reported it, please notify the credit reporting agencies that the debt is disputed and/or delete the tradeline from my credit report. Reporting information that you know to be inaccurate, or failing to report information correctly, violates the FDCPA and the Fair Credit Reporting Act.

Aside from Verifying the debt, do not contact me about this debt. The FDCPA and Rules of the City of New York (section 5-77) require that you honor this request. Thank you.

Sincerely,

[REDACTED]

Cc: Social Tenacity LLC, Consumer Financial Protection Bureau, New York City Department of Consumer Affairs