

MAY 8, 2023

Amelia Rostant  
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Englewood, NJ, USA 07631

FEDERAL TRADE COMMISSION

IdentityTheft.gov

MRS BPO, LLC  
1930 OLNEY AVE  
CHERRY HILL, NJ 08003

RE: Unauthorized Account

Dear Sir or Madam

I am a victim of identity theft. An identity thief used my personal information without my permission to make the following charges:

Account Name:	Account Number:	Charge:	Date:
SPECTRUM	LU1XX1XXXXXXX	\$1,390.00	Mar 09, 2023

I have enclosed proof of my identity and a copy of my FTC Identity Theft Report.

In accordance with the Fair Debt Collection Practices Act, I am asking you to immediately stop all collection activities about this debt, including reports to credit reporting agencies. I also ask that you tell the business where the account was opened that this debt is the result of identity theft.

I have enclosed a copy of the Notice to Furnishers of Information. It explains your responsibilities under the Fair Credit Reporting Act (FCRA). The FCRA requires that debt collectors give an identity theft victim documents related to an account if the victim asks. Please send me copies of all records relating to the account, including:

- Account applications made on paper, online, or by telephone
- Account statements or invoices
- Records of payment or charge slips
- Delivery addresses associated with the account
- Records of phone numbers used to activate or access the account
- Signatures on applications and accounts
- Investigators report

Please send me a letter explaining what you have done to:

- Inform the business where the account was opened that the debt is the result of identity theft
- Stop collection activities against me
- Stop reporting information about the debt to credit reporting agencies
- If you've already reported the debt to credit reporting agencies, notify them that the debt is the result of identity theft
- Provide me with the records I request

Thank you for your cooperation.

Sincerely,

Amelia Rostant

Enclosures:

- FTC Identity Theft Report
- Proof of identity
- Notice to Furnishers of Information