

Sondip Mukherjee
9 Kean Court
Princeton, NJ 08540
December 4, 2022

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

RE: Account with NATIONAL COLLEGIATE STUDENT LOAN TRUST 2004-2 with account number ending in xxxxPHEA

Dear MRS BPO LLC,

I am responding to a collection notice received from your company (please see attached). A similar collection notice for the same amount and for the same account was also sent to *the late* Arabinda Mukherjee.

I do not recognize this claim. Please provide me with written documentation to validate this purported debt:

- An itemized statement showing the amount you claim I owe.
- A copy of the written agreement or promissory note I signed relating to this purported debt.
- The name and address of the creditor to whom the debt is currently owed, the account number used by that creditor, and the amount owed. If this debt started with a different creditor, provide the name and address of the original creditor, the account number used by that creditor (i.e. are you the owner of the debt? If not, then who is?)
- Details about the age and amount of the debt including a copy of the last billing statement from the original creditor; a detailed explanation of any interest added or payments made since the last billing statement and the legal authorization for this interest; the date the original creditor claims this debt became delinquent.

In addition, could you identify the date of the last payment made on this account? Moreover, can you tell me whether this debt is within the statute of limitations and how that was determined?

Kindly suspend all further collection activity until you are able to validate the above-referenced claim.

Thank you,

Sondip Mukherjee