



1930 OLNEY AVE.
CHERRY HILL, NJ 08003

844-709-3688 from 9am - 9pm ET Monday-Friday
9am - 5pm ET Saturday

<https://mrsbpo.com>

TO: SONDIP MUKHERJEE
9 KEAN CT # 4
PRINCETON NJ 08540-9511



MRS Acct#: LU1.16807368
November 10, 2022

MRS BPO, LLC is a debt collector. We are trying to collect a debt that you owe to NATIONAL COLLEGIATE STUDENT LOAN TRUST 2004-2. We will use any information you give us to help collect the debt.

Our information shows:

You had an account with NATIONAL COLLEGIATE STUDENT LOAN TRUST 2004-2 with account number ending in xxxxPHEA.

As of 02/01/2017, you owed: \$14,291.44

Between 02/01/2017 and today:

You were charged this amount in interest: + \$4,812.66

You were charged this amount in fees: + \$0.00

You paid or were credited this amount toward the debt: - \$18.35

Total amount of the debt now: \$19,085.75

CONTACT INFORMATION



Connect by Phone:
844-709-3688



Connect Online:
<https://mrsbpo.com>



Connect by Mail:
MRS BPO, LLC
1930 OLNEY AVE.
CHERRY HILL, NJ 08003

Notice: Please see reverse side for important information.

001VNH2 LU1.16807368.38788667



S-SFMRSA11
PH08VR00303395 - 721592797 106790
Return Address:
MRS BPO, LLC
1930 OLNEY AVE.
CHERRY HILL, NJ 08003



SONDIP MUKHERJEE
9 KEAN CT # 4
PRINCETON NJ 08540-9511

How can you dispute the debt?

- **Call or write to us by 12/18/2022, 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 12/18/2022, 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 <https://mrsbpo.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 12/18/2022, 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 <https://mrsbpo.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.**

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 and address of the original creditor.**
- ☐ **I enclosed this amount:** \$

Make your checks payable to MRS BPO, LLC. Include the reference number LU1.16807368.

Mail this form to:

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

As of the date of this letter, you owe \$19,085.75. Because interest may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check. For further information, write the undersigned or call 844-709-3688.