Kathleen M. Fairfull  
108 Conch Key Way  
Sanford, Florida 32771

RJM Acquisitions Funding LLC  
575 Underhill Blvd. Suite 224  
Syosset, NY 11791-3416

To Whom It May Concern:

My name is Kathleen Fairfull, and I am in receipt of a correspondence from your organization, dated 18-March-2010. This correspondence purports itself as an attempt to collect $1,795.75 for a Discover Credit Card Account.

The address given as my previous address is:

404 Geigel Hill Road  
Upper Black Eddy, PA 18972-9557

This correspondence has three principle problems:

1. I have never in my life had a Discover Credit Card Account.
2. I have never lived at the address given.
3. I have not lived in the state of Pennsylvania for almost 36 years.

At best, this notice has been sent to me by mistake. At worst, it is a total fabrication or an attempt to collect a “zombie debt” or “phantom debt.” As defined by Wikipedia:

*Phantom debt or zombie debt is debt that is not legally owed, but that is somehow haunting the presumed debtor. It generally refers to debt that was never owed, was owed by a deceased parent, or that was previously owed by the presumed debtor, but was previously paid in full, settled, discharged via bankruptcy or a dismissed court case, is beyond the statute of limitations, or is otherwise not legally collectible, but that a collection agency or other similar service is aggressively attempting to collect, often fraudulently.*

*While the concept of phantom debt is quite old, it has gotten a lot of attention since the 1990s.*

*Very often, collectors of phantom debt use intimidating, abusive, or otherwise illegal tactics in an attempt to collect phantom debt that include frequent phone calls, calls to the victim's place of employment, or threats of scary consequences against the victim that sometimes include arrest and/or criminal prosecution. In the United States, such tactics violate the Fair Debt Collection Practices Act.*

*Sometimes, the source of phantom debt is from collectors who buy the debt from other collectors for pennies on the dollar, then take action that is not always legal in order to collect it. Techniques used include suing or threatening to sue, reaging (sic) it on the victim's credit report, or promising to remove a negative credit mark in exchange for a partial payment. When the latter occurs, the agency will often not follow through, and will re-sell the debt to another similar agency that will engage in the same practices.*

I strongly dispute the validity of this correspondence from your organization and suggest that you remove me from your database and cease and desist from contacting me in the future. If you attempt to harm my credit in any way, I will dispute your attempts through the proper channels. If you attempt to threaten me legally, I will take the proper legal action.

Thank you and good day,  
Kathleen M. Fairfull  
23-March-2010