EXHIBIT A-1

STATE OF NORTH CAROLINA
JOHNSTON COUNTY

IN THE GENERAL COURT OF JUSTICE
SUPERIOR COURT DIVISION

ADDAM HOLDORF, *Plaintiff,* Vs. CREDENCE RESOURCE MANAGEMENT, LLC, *Defendant.*	**COMPLAINT**

NOW COMES the Plaintiff, Addam Holdorf, complaining of the Defendant, Credence Resource Management, LLC, the defendant in the above-captioned action, alleges and says:

1. Plaintiff Addam Holdorf is an individual and citizen of the State of North Carolina.
2. Upon information and belief, Defendant Credence Resource Management, LLC (hereinafter "Credence" and/or "Defendant") is a foreign limited liability company organized and existing under the laws of the State of Nevada with its principal place of business located at 4222 Trinity Mills, Suite 260, Dallas, Texas 75287.
3. Defendant may be served through their registered agent at: Corporation Service Company, 2626 Glenwood Avenue, Suite 550, Raleigh, North Carolina 27608.
4. Defendant Credence is a "debt collector" as defined by the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692a(6), and the North Carolina Debt Collection Act, N.C.G.S. § 75-50(3).

5. At all times relevant hereto, Credence regularly conducts business in the State of North Carolina, including attempting to collect debts from North Carolina residents. Credence is licensed as a collection agency by the North Carolina Department of Insurance, License Number 119507139.

6. The Court has subject matter jurisdiction over Plaintiff's claims in this Complaint.

7. The Court has personal jurisdiction of the Parties.

8. Johnston Superior Court is the proper venue for this civil action.

9. The Superior Court is the proper division of the General Court of Justice in Johnston County for the trial of this case.

FACTS COMMON TO ALLEGED CAUSES OF ACTION

10. Plaintiff is a victim of identity theft.

11. Upon information and belief, an unknown third party fraudulently used Plaintiff's personal identifying information (hereinafter "PII"), *inter alia,* to open at least two T-Mobile accounts Account Numbers: 9748***** & 9819***** without Plaintiff's knowledge, authorization, or consent.

12. Upon information and belief, the total fraudulent charges on these accounts exceed $5,000.

13. Defendant was engaged to collect on these fraudulent debts and began collection activities against the Plaintiff.

14. Plaintiff discovered a Credence account # 3521***** and account # 3522***** (hereinafter the "Credence Account") that does not belong to him on his credit report in error.

15. The Credence Account reported credit activity that is not the Plaintiff's.

16. The false and misleading information regarding the Credence Account appearing on Plaintiff's consumer reports harms the Plaintiff because it does not accurately depict Plaintiff's credit history, creditworthiness, and overstates credit utilization.

17. Plaintiff completed a Federal Trade Commission (FTC) Identity Theft Report reporting the fraudulent information associated with the Credence Account for investigation and prosecution.

18. On or around June 25, 2025, Plaintiff sent a formal "Identity Theft Dispute and Cease Collection Demand" letter to Defendant Credence via certified mail and email. A true and correct copy of this letter is attached hereto as **Exhibit A** and is incorporated herein by reference.

19. The June 25, 2025 letter provided formal notice to Credence that Plaintiff was a victim of identity theft and that the alleged debts were fraudulent.

20. The letter was accompanied by the FTC Identity Theft Report, which constitutes a valid identity theft report under federal law.

21. In the letter, Plaintiff made specific, legally mandated demands upon Credence, including:

    a. To immediately cease all collection activities pursuant to the FDCPA.

    b. To provide debt validation pursuant to 15 U.S.C. § 1692g(b).

    c. To provide Plaintiff with all applications and business transaction records related to the fraudulent accounts within the statutory time period, pursuant to the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681g(e).

20. On June 26, 2025, Defendant acknowledged receipt of Plaintiff's email but only stated, "Please be advised that we are reviewing your concern and will let you know once we have further information on the status of your account." A true and correct copy of this email is attached hereto as **Exhibit B** and is incorporated herein by reference.

21. The statutory deadline under the FCRA for Defendant to provide the requested transaction records passed on or about July 25, 2025.

22. Defendant failed to provide any of the requested applications, account records, or other business transaction documents as required by 15 U.S.C. § 1681g(e) within the statutory period.

23. Defendant also failed to provide proper debt validation as required by 15 U.S.C. § 1692g(b).

24. On July 25, 2025, after the deadline had passed, Plaintiff sent a follow-up email to Defendant again requesting the statutorily required documents and a status update. A true and correct copy of this email is attached hereto as **Exhibit C** and is incorporated herein by reference.

25. On July 28, 2025, Defendant sent another generic email, again stating only that it was "reviewing your concern." A true and correct copy of this letter is attached hereto as **Exhibit D** and is incorporated herein by reference.

26. To date, Defendant has failed to comply with its legal obligations.

27. Following Defendant's failure to provide the legally required documents, Plaintiff attempted to resolve the fraud directly with the original creditor, T-Mobile. These efforts proved futile, as Plaintiff was subjected to a frustrating "runaround," being directed from T-Mobile's call centers to a physical store and back again, with no resolution.

28. T-Mobile then directed Plaintiff to contact Defendant to obtain the information requested.

29. As a direct and proximate result of Defendant's unlawful conduct, Plaintiff has suffered damages, including but not limited to, emotional distress, anxiety, frustration, loss of time spent attempting to resolve this matter, and the inability to obtain necessary documents to pursue claims against the original creditor, T-Mobile.

CAUSES OF ACTION

COUNT I

VIOLATION OF THE FAIR CREDIT REPORTING ACT

(15 U.S.C. § 1681c-2)

30. Plaintiff re-alleges and incorporates by reference Paragraphs 1-29 of this Complaint as if each allegation was set forth herein.

31. Pursuant to 15 U.S.C. § 1681g(e)(1), upon receipt of a valid identity theft report and a specific request from a victim, a business entity must provide copies of all application and business transaction records related to the fraudulent account within 30 days.

32. Plaintiff, a victim of identity theft, provided Defendant with a valid identity theft report and a specific request for these records on June 25, 2025.

33. Defendant failed to provide any of the requested records to the Plaintiff within the 30-day statutory period as mandated by 15 U.S.C. § 1681g(e)(4).

34. Defendant's failure to provide the requested records was willful and/or negligent.

35. As a direct and proximate result of Defendant's violation of the FCRA, Plaintiff is entitled to recover actual damages, statutory damages, punitive damages, and costs of the action, including reasonable attorney's fees, pursuant to 15 U.S.C. § 1681n and § 1681o.

COUNT II

VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT

(15 U.S.C. § 1692 et seq.)

36. Plaintiff re-alleges and incorporates by reference Paragraphs 1-35 of this Complaint as if each allegation was set forth herein.

37. Defendant violated 15 U.S.C. § 1692g(b) by failing to cease collection of the debt and/or failing to provide verification of the debt after receiving Plaintiff's written dispute.

38. Defendant violated 15 U.S.C. § 1692f by using unfair or unconscionable means to collect a debt, specifically by continuing collection efforts and failing to provide legally required documentation after being presented with an official identity theft report.

39. As a direct and proximate result of Defendant's violations of the FDCPA, Plaintiff is entitled to recover actual damages, statutory damages up to $1,000, and costs of the action, including reasonable attorney's fees, pursuant to 15 U.S.C. § 1692k.

COUNT III

UNFAIR AND DECEPTIVE TRADE PRACTICES

(N.C.G.S. § 75-1.1)

40. Plaintiff re-alleges and incorporates by reference Paragraphs 1-39 of this Complaint as if each allegation was set forth herein.

41. The actions of the Defendant, as a licensed collection agency operating in North Carolina, constitute conduct "in or affecting commerce."

42. Defendant's violations of the FCRA and FDCPA constitute unfair and deceptive acts and practices in or affecting commerce in violation of N.C.G.S. § 75-1.1.

43. Defendant's acts of failing to follow legally mandated procedures for identity theft victims were unfair, unethical, and deceptive.

44. These acts directly and proximately caused actual injury to the Plaintiff.

45. Pursuant to N.C.G.S. § 75-16, Plaintiff is entitled to have his actual damages trebled and to be awarded his reasonable attorney's fees.

COUNT IV

VIOLATION OF THE NORTH CAROLINA DEBT COLLECTION ACT

(N.C.G.S. § 75-50 et seq.)

46. Plaintiff re-alleges and incorporates by reference Paragraphs 1-45 of this Complaint as if each allegation was set forth herein.

47. Defendant violated N.C.G.S. § 75-54(4) by falsely representing the character, amount, or legal status of the debt, specifically by continuing to represent it as a valid, collectible debt after receiving Plaintiff's formal FTC Identity Theft Report which established it as fraudulent.

48. Defendant violated N.C.G.S § 75-55(2) by using unconscionable means to collect a debt, specifically by attempting to collect a charge which Defendant was not legally entitled to, given that the debt is fraudulent and lacks any underlying agreement from the Plaintiff

49. Defendant violated N.C.G.S. § 75-55(1) by using deception and misrepresentation, by implying it was conducting a legitimate review while failing to comply with its statutory obligations to provide documentation.

50. As a direct and proximate result of Defendant's violations of the North Carolina Debt Collection Act, Plaintiff has suffered damages and is entitled to all remedies available under the statute.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays the Court for the following relief:

1. Awarding Plaintiff actual damages, including for emotional distress, in an amount in excess of $25,000 to be determined at trial;
2. Awarding Plaintiff statutory damages as provided under the FDCPA, FCRA, and NCDCA;
3. Awarding Plaintiff punitive damages for Defendant's willful violations of the FCRA;
4. Ordering that the actual damages awarded for the Unfair and Deceptive Trade Practices claim be trebled pursuant to N.C.G.S. § 75-16;
5. Entering a mandatory injunction compelling Defendant to immediately provide Plaintiff with all application and business transaction records related to the fraudulent accounts as required by 15 U.S.C. § 1681g(e);
6. Awarding Plaintiff his reasonable attorney's fees and the costs of this action; and
7. For such other and further relief as the Court deems just and proper.

This the 30th day of October 2025.

/s/ Addam Holdorf
250 Colson Ridge Drive
Clayton, NC 27520
919.538.1410
Plaintiff

Re: Notification of Identity Theft | Credence Ref ID: 352170351 & 352204912 | T-Mobile Accounts 974874750 & 981938010

From	addamholdorf.legal@pm.me
To	Disputes credence
CC	addamholdorf.legal@pm.me
Date	Wednesday, June 25th, 2025 at 15:49

June 25, 2025

Good afternoon,

Please find the attached letter regarding the above-referenced fraudulent T-Mobile accounts.

The attached correspondence sets forth the complete legal basis for this dispute and statutory demands under federal and state law.

Please direct all future communications regarding this matter in writing to the email address specified in the attached correspondence, of which is the same email I am sending you this email, addamholdorf.legal@pm.me.

Please confirm receipt of this correspondence and your acceptance of the attached Identity Theft Dispute letter by return email.

Regards,

Addam Holdorf
addamholdorf.legal@pm.me

[redacted]

2.22 MB

EXHIBIT

A

Addam Holdorf
250 Colson Ridge Drive
Clayton, NC 27520
919.538.1410
Addamholdorf.legal@pm.me

June 25, 2025

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED, FIRST-CLASS MAIL, AND EMAIL (DISPUTES@CREDENCERM.COM)

Credence Resource Management LLC
4222 Trinity Mills
Suite 260
Dallas, TX 75287

Re: Identity Theft Dispute and Cease Collection Demand

TO WHOM IT MAY CONCERN:

This letter serves as formal notice that I am a victim of identity theft and **categorically dispute** the above-referenced account in its entirety. This debt is the direct result of criminal identity theft, and I have **never** authorized, opened, or used these accounts.

I. IDENTITY THEFT NOTIFICATION

I am providing you with formal notice that I am a victim of identity theft pursuant to the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681c-2. An unknown perpetrator criminally obtained and utilized my personal identifying information without my knowledge, authorization, or consent to fraudulently establish the following accounts:

- **Fraudulent Account:** T-Mobile
- **Account Numbers:** 974874750, 981938010
- **Credence Reference IDs:** 352170351, 352204912
- **Total Fraudulent Charges:** $3,732.00, $306.40

II. STATUTORY DEMANDS UNDER FEDERAL LAW

A. FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) DEMANDS

Pursuant to 15 U.S.C. § 1692g(b), you must immediately cease all collection activities until you provide proper debt validation. Additionally, under 15 U.S.C. § 1692f and § 1692d, I hereby **DEMAND** that you:

1. **IMMEDIATELY CEASE AND DESIST** all collection activities against me, including:
    - Telephone calls and written communications
    - Reporting to credit bureaus
    - Pursuing legal action
    - Contacting third parties about this fraudulent debt
2. **NOTIFY THE ORIGINAL CREDITOR** (T-Mobile) immediately that this debt is the result of identity theft and must be removed from their systems

Addam Holdorf
250 Colson Ridge Drive
Clayton, NC 27520
919.538.1410
Addamholdorf.legal@pm.me

3. **PROVIDE DEBT VALIDATION** including complete documentation proving:
    - Your legal right to collect this debt
    - Chain of title documentation
    - Original signed contract or agreement
    - Complete payment history

B. FAIR CREDIT REPORTING ACT (FCRA) DEMANDS

Under 15 U.S.C. § 1681c-2, you are required to provide identity theft victims with all documents related to fraudulent accounts upon request. You must provide me with **ALL** records relating to this fraudulent accounts within **fifteen (15) days**, including:

- Original account applications (paper, online, or telephone)
- All account statements and invoices
- Records of payments or charge slips
- Delivery addresses associated with the account
- Phone numbers used to activate or access the account
- All signatures on applications and accounts
- Any investigative reports or notes
- Authorization forms for account opening
- Identity verification documents used
- Communication records with the original creditor

III. REQUIRED WRITTEN CONFIRMATION

You must provide written confirmation within fifteen (15) days detailing the specific actions you have taken to:

1. **CREDITOR NOTIFICATION:** Inform T-Mobile that this debt resulted from identity theft and request immediate account closure and charge removal
2. **COLLECTION CESSATION:** Cease all collection activities against me permanently
3. **CREDIT REPORTING:** Stop reporting information about this fraudulent debt to all credit reporting agencies
4. **CREDIT BUREAU CORRECTION:** If previously reported, notify Experian, Equifax, and TransUnion that this debt is fraudulent and resulted from identity theft
5. **DOCUMENTATION PRODUCTION:** Provide all requested account documentation as specified above

IV. SUPPORTING DOCUMENTATION

Enclosed with this letter:

- **Federal Trade Commission Identity Theft Report** (Official FTC affidavit)
- **Notice to Furnishers of Information** (explaining your FCRA obligations)

V. LEGAL CONSEQUENCES OF NON-COMPLIANCE

Addam Holdorf
250 Colson Ridge Drive
Clayton, NC 27520
919.538.1410
Addamholdorf.legal@pm.me

WARNING: Failure to comply with these legally mandated requirements may result in violations of federal consumer protection statutes. The FDCPA requires specific actions when identity theft is claimed, and non-compliance can result in:

- Statutory damages up to $1,000 per violation
- Actual damages including emotional distress
- Attorney's fees and court costs
- Additional penalties under state consumer protection laws
- Potential liability for continued collection of fraudulent debt

VI. PRESERVATION OF RIGHTS

This letter does not constitute an acknowledgment of any debt whatsoever. I specifically reserve all rights under federal and state law, including but not limited to:

- Rights under the FDCPA and FCRA
- Rights to pursue damages for violations
- Rights under state consumer protection laws
- Statute of limitations defenses

I will not provide any additional personal information until this matter is resolved, and the fraudulent nature of this debt is confirmed.

VII. COMPLIANCE DEADLINE

YOU HAVE FIFTEEN (15) DAYS from receipt of this letter to fully comply with all demands contained herein. Failure to respond or partial compliance will be considered a violation of federal law.

IMPORTANT: All future communications regarding this matter must be in writing. Do not contact me by telephone. In regard to the request for production of documents as well as written confirmation of the actions you have taken, you may email those documents to the email listed in the header, addamholdorf.legal@pm.me.

ADDAM HOLDORF

Date: _June 25, 2025______

ENCLOSURES:

- FTC Identity Theft Report
- Notice to Furnishers of Information

DELIVERY CONFIRMATION REQUESTED

CC: File

All furnishers of consumer reports must comply with all applicable regulations, including regulations promulgated after this notice was first prescribed in 2004. Information about applicable regulations currently in effect can be found at the Consumer Financial Protection Bureau's website, www.consumerfinance.gov/learnmore.

NOTICE TO FURNISHERS OF INFORMATION: OBLIGATIONS OF FURNISHERS UNDER THE FCRA

The federal Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681-1681y, imposes responsibilities on all persons who furnish information to consumer reporting agencies (CRAs). These responsibilities are found in Section 623 of the FCRA, 15 U.S.C. § 1681s-2. State law may impose additional requirements on furnishers. All furnishers of information to CRAs should become familiar with the applicable laws and may want to consult with their counsel to ensure that they are in compliance. The text of the FCRA is set forth in full at the Bureau of Consumer Financial Protection's website at www.consumerfinance.gov/learnmore. A list of the sections of the FCRA cross-referenced to the U.S. Code is at the end of this document.

Section 623 imposes the following duties:

Accuracy Guidelines

The banking and credit union regulators and the CFPB will promulgate guidelines and regulations dealing with the accuracy of information provided to CRAs by furnishers. The regulations and guidelines issued by the CFPB will be available at www.consumerfinance.gov/learnmore when they are issued. Section 623(e).

General Prohibition on Reporting Inaccurate Information

The FCRA prohibits information furnishers from providing information to a CRA that they know or have reasonable cause to believe is inaccurate. However, the furnisher is not subject to this general prohibition if it clearly and conspicuously specifies an address to which consumers may write to notify the furnisher that certain information is inaccurate. Sections 623(a)(1)(A) and (a)(1)(C).

Duty to Correct and Update Information

If at any time a person who regularly and in the ordinary course of business furnishes information to one or more CRAs determines that the information provided is not complete or accurate, the furnisher must promptly provide complete and accurate information to the CRA. In addition, the furnisher must notify all CRAs that received the information of any corrections, and must thereafter report only the complete and accurate information. Section 623(a)(2).

Duties After Notice of Dispute from Consumer

If a consumer notifies a furnisher, at an address specified by the furnisher for such notices, that specific information is inaccurate, and the information is, in fact, inaccurate, the furnisher must thereafter report the correct information to CRAs. Section 623(a)(1)(B).
If a consumer notifies a furnisher that the consumer disputes the completeness or accuracy of any information reported by the furnisher, the furnisher may not subsequently report that information to a CRA without providing notice of the dispute. Section 623(a)(3).

The federal banking and credit union regulators and the CFPB will issue regulations that will identify when an information furnisher must investigate a dispute made directly to the furnisher by a consumer. Once these regulations are issued, furnishers must comply with them and complete an investigation within 30 days (or 45 days, if the consumer later provides relevant additional information) unless the dispute is frivolous or irrelevant or comes from a "credit repair organization." The CFPB regulations will be available at www.consumerfinance.gov. Section 623(a)(8).

Duties After Notice of Dispute from Consumer Reporting Agency

If a CRA notifies a furnisher that a consumer disputes the completeness or accuracy of information provided by the furnisher, the furnisher has a duty to follow certain procedures. The furnisher must:

- Conduct an investigation and review all relevant information provided by the CRA, including information given to the CRA by the consumer. Sections 623(b)(1)(A) and (b)(1)(B).
- Report the results to the CRA that referred the dispute, and, if the investigation establishes that the information was, in fact, incomplete or inaccurate, report the results to all CRAs to which the furnisher provided the information that compile and maintain files on a nationwide basis. Sections 623(b)(1)(C) and (b)(1)(D).
- Complete the above steps within 30 days from the date the CRA receives the dispute (or 45 days, if the consumer later provides relevant additional information to the CRA). Section 623(b)(2).
- Promptly modify or delete the information, or block its reporting. Section 623(b)(1)(E).

Duty to Report Voluntary Closing of Credit Accounts

If a consumer voluntarily closes a credit account, any person who regularly and in the ordinary course of business furnishes information to one or more CRAs must report this fact when it provides information to CRAs for the time period in which the account was closed. Section 623(a)(4).

Duty to Report Dates of Delinquencies

If a furnisher reports information concerning a delinquent account placed for collection, charged to profit or loss, or subject to any similar action, the furnisher must, within 90 days after reporting the information, provide the CRA with the month and the year of the commencement of the delinquency that immediately preceded the action, so that the agency will know how long to keep the information in the consumer's file. Section 623(a)(5).

Any person, such as a debt collector, that has acquired or is responsible for collecting delinquent accounts and that reports information to CRAs may comply with the requirements of Section 623(a)(5) (until there is a consumer dispute) by reporting the same delinquency date previously reported by the creditor. If the creditor did not report this date, they may comply with the FCRA by establishing reasonable procedures to obtain and report delinquency dates, or, if a delinquency date cannot be reasonably obtained, by following reasonable procedures to ensure that the date reported precedes the date when the account was placed for collection, charged to profit or loss, or subjected to any similar action. Section 623(a)(5).

Duties of Financial Institutions When Reporting Negative Information

Financial institutions that furnish information to "nationwide" consumer reporting agencies, as defined in Section 603(p), must notify consumers in writing if they may furnish or have furnished negative information to a CRA. Section 623(a)(7). The Consumer Financial Protection Bureau has prescribed model disclosures, 12 CFR Part 1022, App. B.

Duties When Furnishing Medical Information

A furnisher whose primary business is providing medical services, products, or devices (and such furnisher's agents or assignees) is a medical information furnisher for the purposes of the FCRA and must notify all CRAs to which it reports of this fact. Section 623(a)(9). This notice will enable CRAs to comply with their duties under Section 604(g) when reporting medical information.

Duties when ID Theft Occurs

All furnishers must have in place reasonable procedures to respond to notifications from CRAs that information furnished is the result of identity theft, and to prevent refurnishing the information in the future. A furnisher may not furnish information that a consumer has identified as resulting from identity theft unless the furnisher subsequently knows or is informed by the consumer that the information is correct. Section 623(a)(6). If a furnisher learns that it has furnished inaccurate information due to identity theft, it must notify each consumer reporting agency of the correct information and must thereafter report only complete and accurate information. Section 623(a)(2). When any furnisher of information is notified pursuant to the procedures set forth in Section 605B that a debt has resulted from identity theft, the furnisher may not sell, transfer, or place for collection the debt except in certain limited circumstances. Section 615(f).

The Consumer Financial Protection Bureau website, www.consumerfinance.gov/learnmore, has more information about the FCRA.

Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1681 et seq.:

	15 U.S.C. 1681	Section 615	15 U.S.C. 1681m
Section 603	15 U.S.C. 1681a	Section 616	15 U.S.C. 1681n
Section 604	15 U.S.C. 1681b	Section 617	15 U.S.C. 1681o
Section 605	15 U.S.C. 1681c	Section 618	15 U.S.C. 1681p
Section 605A	15 U.S.C. 1681c-1	Section 619	15 U.S.C. 1681q
Section 605B	15 U.S.C. 1681c-2	Section 620	15 U.S.C. 1681r
Section 606	15 U.S.C. 1681d	Section 621	15 U.S.C. 1681s
Section 607	15 U.S.C. 1681e	Section 622	15 U.S.C. 1681s-1
Section 608	15 U.S.C. 1681f	Section 623	15 U.S.C. 1681s-2
Section 609	15 U.S.C. 1681g	Section 624	15 U.S.C. 1681t
Section 610	15 U.S.C. 1681h	Section 625	15 U.S.C. 1681u
Section 611	15 U.S.C. 1681i	Section 626	15 U.S.C. 1681v
Section 612	15 U.S.C. 1681j	Section 627	15 U.S.C. 1681w
Section 613	15 U.S.C. 1681k	Section 628	15 U.S.C. 1681x
Section 614	15 U.S.C. 1681l	Section 629	15 U.S.C. 1681y

FEDERAL TRADE COMMISSION

Identity Theft Report

FTC Report Number:
189123716

I am a victim of identity theft. This is my official statement about the crime.

Contact Information

First Name:	Last Name:
Addam	Holdorf

Address:	Phone:	Email:
250 Colson Ridge Drive Clayton , NC 27520 USA	919-538-1410	dime-shone-unfixed@duck.com

Personal Statement

On or around May 2025, I received multiple mailings from a Debt Collection Agency that indicated multiple accounts listed with T-Mobile are past due and in collections. Upon notification of such, I proceeded to contact the Debt Collection Agency that mailed the letters to me. Upon information and belief they informed me that the collection activity was indeed requested by T-Mobile. I then contacted T-Mobile and was given a Fraud ID for the report of identity theft to them. I then followed up on June 2, June 4, June 6, June 11, June 19, went to a T-Mobile store per their request on June 19, then again on June 24. To date, T-Mobile has refused to provide any information and as far as I am aware have not deleted the accounts nor ceased their activities.

Accounts Affected by the Crime

Fraudulent Mobile Phone Account	
Company or Organization:	T-Mobile
Account Number:	9784874750

Date that I discovered it:	Total fraudulent amount:
5/2025	$ 10000

Fraudulent Mobile Phone Account	
Company or Organization:	T-Mobile
Account Number:	981938010

Date that I discovered it:	Total fraudulent amount:
5/2025	$ 10000

Under penalty of perjury, I declare this information is true and correct to the best of my knowledge.

I understand that knowingly making any false statements to the government may violate federal, state, or local criminal statutes, and may result in a fine, imprisonment, or both.

Addam Holdorf
Addam Holdorf

6/25/2025
Date

Use this form to prove to businesses and credit bureaus that you have submitted an FTC Identity Theft Report to law enforcement. Some businesses might request that you also file a report with your local police.

RE: Notification of Identity Theft | Credence Ref ID: 352170351 & 352204912 | T-Mobile Accounts 974874750 & 981938010

From Disputes

To addamholdorf.legal@pm.me

Date Thursday, June 26th, 2025 at 15:48

Hello,

We are in receipt of your email, dated June 25, 2025

Please be advised that we are reviewing your concern and will let you know once we have further information on the status of your account.

Please feel free to contact us if you have any questions and concerns at:

Credence Resource Management, LLC

4222 Trinity Mills, Suite 260 Dallas, TX 75287.

Office Hours: Monday to Friday 8:00 AM EST to 09:00 PM PST

Saturday 11:00 AM EST to 07:00 PM EST

Toll free # 855-880-4792

Sincerely,

Credence Resource Management, LLC.

This communication is from a debt collector.

This collection agency is licensed by the North Carolina Department of Insurance, License number: 119507139, Company location: 4222 Trinity Mills, Suite 260, Dallas, TX 75287 and License number: 119507140, Company location: E-Park, South Tower, MIDC Kharadi, Kharadi, Pune 411014, Maharashtra India.

EXHIBIT

B

To opt out from receiving future emails, respond with 'Opt out' or 'Unsubscribe' to unsubscribe@e-mail.credencerm.com .

From: Addam [mailto:addamholdorf.legal@pm.me]

Sent: Wednesday, June 25, 2025 3:50 PM

To: Disputes <disputes@credencerm.com>

Cc: addamholdorf.legal@pm.me

Subject: Re: Notification of Identity Theft | Credence Ref ID: 352170351 & 352204912 | T-Mobile Accounts 974874750 & 981938010

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email.****

This is the first time you received an email from this sender (addamholdorf.legal@pm.me). Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

Secured by Check Point

June 25, 2025

Good afternoon,

Please find the attached letter regarding the above-referenced fraudulent T-Mobile accounts.

The attached correspondence sets forth the complete legal basis for this dispute and statutory demands under federal and state law.

Please direct all future communications regarding this matter in writing to the email address specified in the attached correspondence, of which is the same email I am sending you this email, addamholdorf.legal@pm.me.

Please confirm receipt of this correspondence and your acceptance of the attached Identity Theft Dispute letter by return email.

Regards,

Addam Holdorf

addamholdorf.legal@pm.me

RE: Follow-up - Notification of Identity Theft | Credence Ref ID: 352170351 & 352204912 | T-Mobile Accounts 974874750 & 981938010

From addamholdorf.legal@pm.me

To Disputes credence

CC addamholdorf.legal@pm.me

Date Friday, July 25th, 2025 at 11:16

July 25, 2025

Good Morning,

I am writing to follow up on my correspondence dated June 25, 2025, regarding the above-referenced accounts. As the fifteen (15) day response period has elapsed without receipt of the requested documentation or written confirmation, I am reaching out to ensure proper coordination on this identity theft matter.

BACKGROUND:

On June 25, 2025, I provided your office with formal notice of identity theft pursuant to 15 U.S.C. § 1681c-2 regarding fraudulent T-Mobile accounts (Account Numbers: 974874750, 981938010) totaling in excess of $4,038.40. The correspondence included an FTC Identity Theft Report and requested compliance with applicable FDCPA and FCRA requirements.

OUTSTANDING DOCUMENTATION REQUESTS:

Per my original letter, I respectfully requested the following materials to assist in resolving this identity theft matter:

1. Complete debt validation documentation as required under 15 U.S.C § 1692g
2. All account records related to the fraudulent accounts as specified under 15 U.S.C. §1681c-2
3. Written confirmation of notification to the original creditor (T-Mobile)
4. Documentation of any investigative steps taken regarding the identity theft claim
5. Confirmation of cessation of collection activities pending proper verification

EXHIBIT

C

CURRENT STATUS INQUIRY:

I understand that identity theft investigations require careful review and coordination with original creditors. Could you please advise:

- The current status of your review of the identity theft documentation
- Your anticipated timeline for providing the requested materials
- Whether any additional information is needed to complete your investigation

REQUEST FOR RESOLUTION:

I would be grateful to receive the outstanding documentation and written status update with **ten (10) business days** of this correspondence. My goal is to resolve this matter efficiently and amicably while ensuring compliance with applicable federal and state statutes.

Should circumstances prevent timely resolution through our direct correspondence, I reserve the right to pursue all available remedies under federal and state consumer protection laws to protect my interests.

Please direct all correspondence to the email address below. Thank you for your attention to this matter.

Respectfully,

Addam Holdorf

919.538.1410
addamholdorf.legal@pm.me

cc: File

On Thursday, June 26th, 2025 at 15:48, Disputes <disputes@credencerm.com> wrote:

> Hello,
>
> We are in receipt of your email, dated June 25, 2025
>
> Please be advised that we are reviewing your concern and will let you know once we have further information on the status of your account.
>
> Please feel free to contact us if you have any questions and concerns at:

Credence Resource Management, LLC

4222 Trinity Mills, Suite 260 Dallas, TX 75287.

Office Hours: Monday to Friday 8:00 AM EST to 09:00 PM PST

Saturday 11:00 AM EST to 07:00 PM EST

Toll free # 855-880-4792

Sincerely,

Credence Resource Management, LLC.

This communication is from a debt collector.

This collection agency is licensed by the North Carolina Department of Insurance, License number: 119507139, Company location: 4222 Trinity Mills, Suite 260, Dallas, TX 75287 and License number: 119507140, Company location: E-Park, South Tower, MIDC Kharadi, Kharadi, Pune 411014, Maharashtra India.

To opt out from receiving future emails, respond with 'Opt out' or 'Unsubscribe' to unsubscribe@e-mail.credencerm.com .

From: Addam [mailto:addamholdorf.legal@pm.me]

Sent: Wednesday, June 25, 2025 3:50 PM

To: Disputes <disputes@credencerm.com>

Cc: addamholdorf.legal@pm.me

Subject: Re: Notification of Identity Theft | Credence Ref ID: 352170351 & 352204912 | T-Mobile Accounts 974874750 & 981938010

**** This is an EXTERNAL email. Exercise caution. DO NOT open attachments or click links from unknown senders or unexpected email.****

This is the first time you received an email from this sender (addamholdorf.legal@pm.me). Exercise caution when clicking links, opening attachments or taking further action, before validating its authenticity.

Secured by Check Point

June 25, 2025

Good afternoon,

Please find the attached letter regarding the above-referenced fraudulent T-Mobile accounts.

The attached correspondence sets forth the complete legal basis for this dispute and statutory demands under federal and state law.

Please direct all future communications regarding this matter in writing to the email address specified in the attached correspondence, of which is the same email I am sending you this email, addamholdorf.legal@pm.me.

Please confirm receipt of this correspondence and your acceptance of the attached Identity Theft Dispute letter by return email.

Regards,

Addam Holdorf

addamholdorf.legal@pm.me

communication is believed to be free of any virus(s) which might affect any computer or IT system into which they are opened, it is the responsibility of the recipient to ensure that they are virus free.

RE: Follow-up - Notification of Identity Theft | Credence Ref ID: 352170351 & 352204912 | T-Mobile Accounts 974874750 & 981938010

From Disputes

To addamholdorf.legal@pm.me

Date Monday, July 28th, 2025 at 15:25

Hello,

We are in receipt of your email, dated July 25, 2025

Please be advised that we are reviewing your concern and will let you know once we have further information on the status of your account.

Please feel free to contact us if you have any questions and concerns at:

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Office Hours: Monday to Friday 8:00 AM EST to 09:00 PM PST

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EXHIBIT

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Tower, MIDC Kharadi, Kharadi, Pune 411014, Maharashtra India.

If you want to opt out or unsubscribe please respond as Opt out or Unsubscribe to unsubscribe@e-mail.credencerm.com

From: Addam [mailto:addamholdorf.legal@pm.me]

Sent: Friday, July 25, 2025 11:16 AM

To: Disputes <disputes@credencerm.com>

Cc: addamholdorf.legal@pm.me

Subject: RE: Follow-up - Notification of Identity Theft | Credence Ref ID: 352170351 & 352204912 | T-Mobile Accounts 974874750 & 981938010

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Secured by Check Point

July 25, 2025

Good Morning,

I am writing to follow up on my correspondence dated June 25, 2025, regarding the above-referenced accounts. As the fifteen (15) day response period has elapsed without receipt of the requested documentation or written confirmation, I am reaching out to ensure proper coordination on this identity theft matter.

BACKGROUND:

On June 25, 2025, I provided your office with formal notice of identity theft pursuant to 15 U.S.C. § 1681c-2 regarding fraudulent T-Mobile accounts (Account Numbers: 974874750, 981938010) totaling in excess of $4,038.40. The correspondence included an FTC Identity Theft Report and requested compliance with applicable FDCPA and FCRA requirements.

OUTSTANDING DOCUMENTATION REQUESTS:

Per my original letter, I respectfully requested the following materials to assist in resolving this identity theft matter:

1. Complete debt validation documentation as required under 15 U.S.C § 1692g
2. All account records related to the fraudulent accounts as specified under 15 U.S.C. §1681c-2
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June 25, 2025

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Please confirm receipt of this correspondence and your acceptance of the attached Identity Theft Dispute letter by return email.

Regards,

Addam Holdorf

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