

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you consumer statement that contains medical information related to service providers or medical procedures, expressly consent to TransUnion including this information in every credit report we issue about you. If you wish documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement may request that TransUnion send an updated report to those who received your report within the last two employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
CHAPTER 7 BANKRUPTCY DISCHARGED		DELETED
PAID CIVIL JUDGMENT		DELETED
STATE TAX LIEN		DELETED
STATE TAX LIEN		DELETED
STATE TAX LIEN		DELETED
CCR SERVICES		DELETED
CCR SERVICES		DELETED
ENHANCED RECOVERY COMPAN		NO LONGER ON FILE
FFCC-COLUMBUS		NO LONGER ON FILE
FFCC-COLUMBUS		DELETED
GECRB/LOWES		NO LONGER ON FILE
GM FINANCIAL		NEW INFORMATION BELOW
HSBC BANK		DELETED
MIDLAND FUNDING LLC		DELETED
NATIONAL CREDIT SYSTEMS		NEW INFORMATION BELOW
NATIONWIDE RECOVERY SERV		DELETED
NATIONWIDE RECOVERY SERV		DELETED
PORTFOLIC RECOVERY		DELETED
PORTFOLIC RECOVERY		DELETED
RJM ACQUISITIONS LLC/ KE		DELETED
SALLIE MAE		NEW INFORMATION BELOW
SW CREDIT SYSTEMS INC		DELETED
UCB COLLECTIONS		VERIFIED, NO CHANGE
WRIGHT-PATT CREDIT UNION		DELETED

RECEIVED JAN 17 2014

Dispute results

About our dispute process

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The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.



Scan me with your smart phone
for special offers from Experian.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

<u>Public records</u>	<u>Outcome</u>
CLARK COUNTY MUN CT C0....	Deleted

Visit experian.com/status to check the status of your pending disputes at any time

What's your credit score?

Find out by ordering your VantageScore® from Experian for only **\$7.95**. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



EQUIFAX

CREDIT FILE : November 18, 2013

Confirmation # [REDACTED]



P. O. Box 105518
Atlanta, GA 30348

Dear [REDACTED]

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> **We have reviewed your concerns and our conclusions are:**

The disputed accounts accelerated financial / [REDACTED] centerstate bank of FL / [REDACTED] are not currently reporting On the Equifax credit file.

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Ashwood Financial, Inc., 1303 Stadium Dr, Indianapolis IN 46202-2148**

Ashwood Financial, Inc.; Collection Reported 11/2013; Assigned 06/2013; Creditor Class - Retail; Client - Hsbc Orchard; Amount - \$595 ; Status as of 11/2013 - Unpaid; Date of 1st Delinquency 07/2007; Balance as of 11/2013 - \$595 ; Individual Account; Account # - [REDACTED] ; ADDITIONAL INFORMATION - Collection Account; **Address:** 1303 Stadium Dr Indianapolis IN 46202-2148 : (317) 633-6633

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **We have researched the credit account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **First Premier, 3820 N Louise Ave, Sioux Falls SD 57107-0145 Phone: (605) 357-3440**



Prepared for: _____
 Date: **January 29, 2014**
 Report number: _____

Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

<u>Public records</u>	<u>Outcome</u>
US BKPT CT FL TAMPA	Remains
SANDOVAL DISTRICT COURT	Updated
<u>Credit items</u>	<u>Outcome</u>
RGADLOANS.COM	Deleted
NM ED ASST	Deleted
NM ED ASST	Deleted
NM ED ASST	Updated

What's your credit score?

Find out by ordering your VantageScore® from Experian for only **\$7.95**. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



CREDIT FILE : January 29, 2014

Confirmation # [REDACTED]



P. O. Box 105518
Atlanta, GA 30348

RECEIVED FEB 10 2014

Dear [REDACTED]

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> **We have reviewed your concerns and our conclusions are:**

The disputed accounts santander [REDACTED], JEFFERSON capital [REDACTED], centerstate bank [REDACTED] and first prem [REDACTED] are currently not reporting on the Equifax credit file. The additional disputed accounts are not currently reporting on the credit file.

Public Record Information (This section includes public record items obtained from local, state and federal courts.)

>>> **We have reviewed the bankruptcy information. Case or ID # [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **US District Bankruptcy Cou, 801 N Florida Ave Ste 727, Tampa FL 33602-3848**

Bankruptcy Filed 06/2004; Florida Federal Bankruptcy Cou; Case or ID # - [REDACTED]; Type - Personal; Filer - Individual; Current Disposition - Discharged CH-7; Current Disposition Date 10/15/2004; Date Verified 01/09/2014; Date Reported 01/09/2014; Prior Disposition - Voluntary CH-7; **Address:** 801 N FLORIDA AVE STE 555 TAMPA, FL 33602-3860 ; (813) 301-5065

>>> **We have reviewed the judgement information. Case or ID # [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **2nd District Court, 415 Tijeras Ave NW, Albuquerque NM 87102-3233**

Judgment Filed 04/2010; Bernalillo District Court; Case or ID # - [REDACTED]; Defendant [REDACTED] Three; Amount - \$29,857 ; Plaintiff - NM Educational Assistance Fndt; Verified 01/2014; **Address:** 400 LOMAS BLVD NW RM 119 ALBUQUERQUE, NM 87102-2222 ; (505) 841-7437

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> **We have researched the collection account. Account # [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Ashwood Financial, Inc., 1303 Stadium Dr, Indianapolis IN 46202-2148**



Midland Credit Management, Inc.
 8875 Aero Drive
 Suite 200
 San Diego, CA 92123

Contact Information: Tel (800) 825-8131
 Hours of Operation: M – Th 6am – 7pm
 Fri – Sat 6am – 5pm
 Sun 5am – 12:30pm Pacific Time

Original Creditor: Bank of America
 Original Account No.: [REDACTED]

MCM Account No.: [REDACTED]
 Current Balance: [REDACTED]



01-31-2014

RE: Bank of America

Dear Andrew,

Based on the information provided to us, we have instructed the three major credit reporting agencies to delete the above-referenced MCM account from your credit file. Please be advised, our credit reporting does not affect any credit reporting of this account by the original creditor.

If you have questions regarding your credit report being updated, you may contact the credit reporting agencies in writing or by calling:

Equifax/CBI
 PO Box 740241
 Atlanta, GA 30374-0241
 (800) 685 – 1111
www.equifax.com

Experian
 PO Box 2002
 Allen, TX 75013
 (888) 397 – 3742
www.experian.com/reportaccess

Trans Union
 PO Box 2000
 Chester, PA 19022
 (800) 916 – 8800
www.transunion.com

Please feel free to contact us at (800) 825-8131 extension 32980, should you have any questions.

EQUIFAX

CREDIT FILE : December 6, 2013
Confirmation # 3324026399

Dear Jesse [REDACTED]

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> **We have reviewed your concerns and our conclusions are:**

The disputed accounts / [REDACTED] action coil / [REDACTED] and / [REDACTED] are not currently reporting on the Equifax Credit file.

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency)

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Credit Associates, 1308 12th Ave S, Great Falls MT 59405-4604 Phone: (406) 761-5350**

Credit Associates; Collection Reported 12/2013; Assigned 01/2008; Creditor Class - Medical/Health Care; Client - Bozeman Deaconess Hospital; Amount - \$318 ; Status as of 12/2013 - Paid; Date of 1st Delinquency 04/2007; Balance as of 12/2013 - \$0 ; Last Payment Date 09/2010; Individual Account; Account # - [REDACTED]; **Address:** 1308 12th Ave S Great Falls MT 59405-4604 : (406) 761-5350

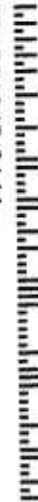
>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Credit Systems Inc, PO Box 875, Helena MT 59624-0875 Phone: (406) 442-3728**

Credit Systems Inc.; Collection Reported 12/2013; Assigned 08/2007; Creditor Class - Medical/Health Care; Client - Bozeman Deaconess Hospital; Amount - \$145 ; Status as of 12/2013 - Unpaid; Date of 1st Delinquency 03/2007; Balance as of 12/2013 - \$221 ; Individual Account; Account # - [REDACTED]; **ADDITIONAL INFORMATION - Collection Account; Address:** PO Box 875 Helena MT 59624-0875 : (406) 442-3728

003141



001531645-3141



P. O. Box 105518
Atlanta, GA 30348

*** 321102368-009 ***
P.O. Box 2000
Chester, PA 19022-2000



11/27/2013

TransUnion.



P354MH00200244-I001459-273400670



GEORGE



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
FEDERAL TAX LIEN	DOCKET# [REDACTED]	DELETED
FEDERAL TAX LIEN	DOCKET# [REDACTED]	NEW INFORMATION BELOW
FEDERAL TAX LIEN	DOCKET# [REDACTED]	NEW INFORMATION BELOW
FEDERAL TAX LIEN	DOCKET# [REDACTED]	NEW INFORMATION BELOW
PAID FEDERAL TAX LIEN	DOCKET# [REDACTED]	DELETED
STATE TAX LIEN	DOCKET# [REDACTED]	DELETED
STATE TAX LIEN	DOCKET# [REDACTED]	DELETED
STATE TAX LIEN	DOCKET# [REDACTED]	DELETED
CHASE BANK USA NA	# [REDACTED]	DELETED
FIRST NATIONAL COLLECTIO	# [REDACTED]	NO LONGER ON FILE



Prepared for: **GEORGE [REDACTED]**
 Date: **November 25, 2013**
 Report number: **[REDACTED]**

Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

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- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

<u>Public records</u>	<u>Outcome</u>
FORREST CHANCERY COURT SQ [REDACTED]	Deleted
LAMAR CHANCERY COURT SQ [REDACTED]	Remains
LAMAR CHANCERY COURT SQ [REDACTED]	Deleted
LAMAR CHANCERY COURT SQ [REDACTED]	Remains
LAMAR CHANCERY COURT SQ [REDACTED]	Remains
<u>Credit items</u>	<u>Outcome</u>
FIRST NATIONAL COLLECT [REDACTED]	Deleted

Visit experian.com/status to check the status of your pending disputes at any time

What's your credit score?

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By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



CREDIT FILE : December 31, 2013

Confirmation # [REDACTED]



002774

001548936-2774

P. O. Box 105518
Atlanta, GA 30348

Dear George [REDACTED]

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> **We have reviewed your concerns and our conclusions are:**

The disputed accounts security credit service [REDACTED], chase [REDACTED] TAX lien /sq [REDACTED] and forest chancery /sq [REDACTED] are currently not reporting on the Equifax credit file.

Public Record Information (This section includes public record items obtained from local, state and federal courts.)

>>> **We have reviewed the lien information. Case or ID # - [REDACTED] The results are:** Additional information has been provided from the original source regarding this item. We verified that this item belongs to you. If you have additional questions about this item please contact: **Lamar County Court House, Purvis MS 39475-9999**

Lien Filed 08/2005; Lamar Circuit Court; Case or ID # - [REDACTED]; Amount - \$500 ; Class - Federal; Released 11/2013; Verified 12/2013; **Address:** 203 MAIN ST PURVIS, MS 39475-5439

>>> **We have reviewed the lien information. Case or ID # - [REDACTED] The results are:** We have verified that this public record item is reporting correctly. We verified that this item belongs to you. If you have additional questions about this item please contact: **Lamar County Court House, Purvis MS 39475-9999**

Lien Filed 07/2006; Lamar Circuit Court; Case or ID # - [REDACTED]; Amount - \$15,692 ; Class - Federal; Verified 12/2013; **Address:** 203 MAIN ST PURVIS, MS 39475-5439

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **First National Collection, 610 Waltham Way, McCarran NV 89434-6695 Phone: (800) 824-6191**

Dispute results

About our dispute process

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- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
RGS FINANCIAL	Deleted
SECOND ROUND LP	Updated
MIDLAND FUNDING	Deleted
MIDLAND FUNDING	Updated
HARRIS & HARRIS LTD	Deleted
TEXANS CREDIT UNION	Remains
I C SYSTEM INC	Deleted

Additional information

To view a full copy of your corrected credit report, visit experian.com/viewreport

To receive a copy by mail, check this box and within 30 days return this original page to P.O. Box 9701, Allen, TX 75013.

Copies will not be accepted.

What's your credit score?

Find out by ordering your VantageScore® from Experian for only **\$7.95**. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



Credit items continued	Outcome
PROCOLLECT, INC [REDACTED]	Deleted
CREDIT SYSTEMS INTL IN [REDACTED]	Deleted
PARAMOUNT RECOVERY SYS [REDACTED]	Updated
FINANCIAL CONTROL SVC [REDACTED]	Deleted
FINANCIAL CONTROL SVC [REDACTED]	Deleted
FINANCIAL CONTROL SVC [REDACTED]	Deleted
FINANCIAL CONTROL SVC [REDACTED]	Deleted
FINANCIAL CONTROL SVC [REDACTED]	Deleted
FINANCIAL CONTROL SVC [REDACTED]	Deleted
FINANCIAL CONTROL SVC [REDACTED]	Deleted
FINANCIAL CONTROL SVC [REDACTED]	Deleted
FINANCIAL CONTROL SVC [REDACTED]	Deleted

Visit experian.com/status to check the status of your pending disputes at any time



P3AGI500205144-1038399-291920798



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		NEW INFORMATION BELOW
CAL COAST CREDIT SERVICE		NO LONGER ON FILE
CREDIT ONE BANK		DELETED
RECEIVABLES PERFORMANCE		DELETED
SIERRA CENTRAL CU		VERIFIED, NO CHANGE

EQUIFAX

CREDIT FILE : January 31, 2014

Confirmation # [REDACTED]



005331

001577323-5331
Jack

P. O. Box 105518
Atlanta, GA 30348

Dear Jack [REDACTED]

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> **We have reviewed the current address. The results are:** The current address has been added/updated per the information you have supplied. [REDACTED]

>>> **We have reviewed your concerns and our conclusions are:**

The disputed account credit one bank / [REDACTED] is currently not reporting on the Equifax credit file.

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **CCS Collections, 2 Wells Ave, Newton MA 02459-3208 Phone: (603) 570-4294**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Stellar Recovery Inc, 1845 US Highway 93 S, Kalispell MT 59901-5721 Phone: (406) 755-9522**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Receivables Perform MGT/AD, 20816 44th Ave W Ste 100, Lynnwood WA 98036-7744**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Cal Coast Credit Service, 2906 McBride Ln, Santa Rosa CA 95403-2789**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Bridgeport Financial, 221 Main St Ste 920, San Francisco CA 94105-1923**

Bridgeport Financial; Collection Reported 01/2014; Assigned 01/2008; Creditor Class - Medical/Health Care; Client - Palm Drive Hospital; Amount - \$350 ; Status as of 01/2014 - Unpaid; Date of 1st Delinquency 08/2007; Balance as of 01/2014 - \$565 ; Individual Account; Account # - [REDACTED]; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Address: 221 Main St Ste 920 San Francisco CA 94105-1923 : (415) 986-7879

EQUIFAX

CREDIT FILE : January 30, 2014

Confirmation # [REDACTED]



001576498-5190
Joyce

P. O. Box 105518
Atlanta, GA 30348

Dear Joyce [REDACTED]

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> **We have reviewed the identification information. The results are:** Your date of birth has been added/updated. **Name:** [REDACTED]

>>> **We have reviewed the current address. The results are:** The current address has been added/updated per the information you have supplied. [REDACTED]

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Clark County Collection, 8860 W Sunset Rd Ste 100, Las Vegas NV 89148-4899 Phone: (702) 220-8290**

Clark County Collection; Collection Reported 01/2014; Assigned 05/2012; Creditor Class - Medical/Health Care; Client - Laboratory Medicine Consultant; Amount - \$53 ; Status as of 01/2014 - Unpaid; Date of 1st Delinquency 12/2011; Balance as of 01/2014 - \$42 ; Last Payment Date 08/2012; Individual Account; Account # - [REDACTED]; ADDITIONAL INFORMATION - Consumer Disputes This Account Information; Collection Account; **Address:** 8860 W Sunset Rd Ste 100 Las Vegas NV 89148-4899 ; (702) 889-9229

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Stanislaus Credit Control, 914 14th St, MODESTO CA 95354-1011 Phone: (209) 523-1813**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **CCS Collections, 2 Wells Ave, Newton MA 02459-3208 Phone: (603) 570-4294**

CCS Collections; Collection Reported 01/2014; Assigned 04/2013; Creditor Class - Medical/Health Care; Client - Labcorp; Amount - \$71 ; Status as of 01/2014 - Unpaid; Date of 1st Delinquency 10/2011; Balance as of 01/2014 - \$71 ; Individual Account; Account # - [REDACTED]; **Address:** 2 Wells Ave Newton MA 02459-3208 ; (603) 570-4294

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Allied Collection Service, 1800 E Sahara Ave Ste 104, Las Vegas NV 89104-3732**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Creditor Service of Morgan, PO Box 58, Fort Morgan CO 80701-0058**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Allied Collection Service, 1800 E Sahara Ave Ste 104, Las Vegas NV 89104-3732**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Allied Collection Service, 1800 E Sahara Ave Ste 104, Las Vegas NV 89104-3732**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Allied Collection Service, 1800 E Sahara Ave Ste 104, Las Vegas NV 89104-3732**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **CCS Collections, 2 Wells Ave, Newton MA 02459-3208 Phone: (603) 570-4294**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **CCS Collections, 2 Wells Ave, Newton MA 02459-3208 Phone: (603) 570-4294**

CCS Collections; Collection Reported 01/2014; Assigned 08/2013; Creditor Class - Medical/Health Care; Client - Labcorp; Amount - \$170 ; Status as of 01/2014 - Unpaid; Date of 1st Delinquency 02/2012; Balance as of 01/2014 - \$170 ; Individual Account; Account # - [REDACTED] Address: 2 Wells Ave Newton MA 02459-3208 ; (603) 570-4294

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Allied Collection Service, 1800 E Sahara Ave Ste 104, Las Vegas NV 89104-3732**

Credit Account Information (For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)			
Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **We have researched the credit account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **US Department of Edu Afsa, PO Box 7202, Utica NY 13504-7202 Phone: (800) 848-0979**

>>> **We have researched the credit account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **US Department of Education, 830 First St E Room 44f3, Union Center Plaza 4th FL, Washington DC 20202-0001**

>>> **We have researched the credit account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **US Department of Education, 830 First St E Room 44f3, Union Center Plaza 4th FL, Washington DC 20202-0001**

>>> **We have researched the credit account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **US Department of Education, 830 First St E Room 44f3, Union Center Plaza 4th FL, Washington DC 20202-0001**

>>> **We have researched the credit account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Pacific Gas And Electric, PO Box 8329, Stockton CA 95208-0329 Phone: (800) 933-6933**

PG&E PO Box 8329 Stockton CA 95208-0329 : (800) 933-6933

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	06/06/2002	\$487	\$0										
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mtd Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
01/30/2014	\$487	\$487		\$0	\$0	07/2007		01/2008	\$0		\$0		

Status - Collection Account; Type of Account - Open; Type of Loan - Utility Company; Whose Account - Joint Account; ADDITIONAL INFORMATION - Collection Account; Utility;

(Continued On Next Page)

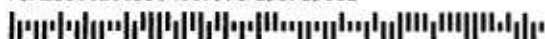
*** 341268836-007 ***
P.O. Box 2000
Chester, PA 19022-2000



02/05/2014 TransUnion.

RECEIVED MAR 04 2014

P3AZ5300201330-1007975-293789002



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
RELEASE OF TAX LIEN	[REDACTED]	DELETED
RELEASE OF TAX LIEN	[REDACTED]	DELETED
RELEASE OF TAX LIEN	[REDACTED]	DELETED
RELEASE OF TAX LIEN	[REDACTED]	DELETED
RELEASE OF TAX LIEN	[REDACTED]	DELETED
CREDIT BUREAU CENTRAL	[REDACTED]	DELETED
CREDIT BUREAU CENTRAL	[REDACTED]	DELETED
CREDIT BUREAU CENTRAL	[REDACTED]	DELETED
CREDIT BUREAU CENTRAL	[REDACTED]	DELETED
FOCUS RECEIVABLES MANAGE	[REDACTED]	NO LONGER ON FILE

EQUIFAX

CREDIT FILE : February 6, 2014

Confirmation # [REDACTED]



P. O. Box 105518
Atlanta, GA 30348

Dear Debra [REDACTED]

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> **We have reviewed the current address. The results are:** The current address has been added/updated per the information you have supplied.

Public Record Information (This section includes public record items obtained from local, state and federal courts.)

>>> **We have reviewed the lien information. Case or ID # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Forrest Justice Court, 316 Forrest St, Hattiesburg MS 39401-3453**

>>> **We have reviewed the lien information. Case or ID # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Forrest Justice Court, 316 Forrest St, Hattiesburg MS 39401-3453**

>>> **We have reviewed the lien information. Case or ID # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Forrest Justice Court, 316 Forrest St, Hattiesburg MS 39401-3453**

>>> **We have reviewed the lien information. Case or ID # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Forrest Justice Court, 316 Forrest St, Hattiesburg MS 39401-3453**

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Frost Arnet, 480 James Robertson Pkwy, Nashville TN 37219-1212 Phone: (615) 256-7156**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Credit Bureau Central, A208 W Pine St, Hattiesburg MS 39401-5060 Phone: (601) 582-7181**

Credit Bureau Central; Collection Reported 02/2014; Assigned 03/2009; Creditor Class - Medical/Health Care; Client - Hattiesburg Clinic; Amount - \$67 ; Status as of 02/2014 - Unpaid; Date of 1st Delinquency 02/2009; Balance as of 02/2014 - \$67 ; Individual Account; Account # - [REDACTED] **Address: A208 W PINE ST HATTIESBURG MS 39401-5060 ; (601) 582-7181**

>>> **We have researched the collection account.** Account # - [REDACTED] **The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Credit Bureau Central, A208 W Pine St, Hattiesburg MS 39401-5060 Phone: (601) 582-7181**

Credit Bureau Central; Collection Reported 02/2014; Assigned 02/2008; Creditor Class - Medical/Health Care; Client - Hattiesburg Clinic; Amount - \$158 ; Status as of 02/2014 - Unpaid; Date of 1st Delinquency 01/2008; Balance as of 02/2014 - \$158 ; Individual Account; Account # - [REDACTED]; **Address:** A208 W PINE ST HATTIESBURG MS 39401-5060 : (601) 582-7181

>>> **We have researched the collection account.** Account # - [REDACTED] **The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Network Services Inc, PO Box 1725, Hattiesburg MS 39403-1725**

Network Collection Services; Collection Reported 02/2014; Assigned 09/2013; Creditor Class - Medical/Health Care; Client - Comprehensive Radiology; Amount - \$54 ; Status as of 02/2014 - Unpaid; Date of 1st Delinquency 03/2013; Balance as of 02/2014 - \$54 ; Individual Account; Account # - [REDACTED]; **Address:** PO Box 1725 Hattiesburg MS 39403-1725

>>> **We have researched the collection account.** Account # - [REDACTED] **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **FOCUS Receivables Managem, marietta, 1130 Northchase Pkwy SE Ste 15, Marietta GA 30067-6420**

>>> **We have researched the collection account.** Account # - [REDACTED] **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Network Services Inc, PO Box 1725, Hattiesburg MS 39403-1725**

>>> **We have researched the collection account.** Account # - [REDACTED] **The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Credit Bureau Central, A208 W Pine St, Hattiesburg MS 39401-5060 Phone: (601) 582-7181**

Credit Bureau Central; Collection Reported 02/2014; Assigned 08/2008; Creditor Class - Medical/Health Care; Client - Hattiesburg Clinic; Amount - \$438 ; Status as of 02/2014 - Unpaid; Date of 1st Delinquency 06/2008; Balance as of 02/2014 - \$438 ; Individual Account; Account # - [REDACTED]; **Address:** A208 W PINE ST HATTIESBURG MS 39401-5060 : (601) 582-7181

>>> **We have researched the collection account.** Account # - [REDACTED] **The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Adjustment Service, PO Box 1512, Knoxville TN 37901-1512**

Revenue Recovery Corporation; Collection Reported 02/2014; Assigned 06/2012; Creditor Class - Medical/Health Care; Client - Smp Emergency Department; Amount - \$83 ; Status as of 02/2014 - Unpaid; Date of 1st Delinquency 04/2011; Balance as of 02/2014 - \$83 ; Individual Account; Account # - [REDACTED]; **Address:** PO Box 1512 Knoxville TN 37901-1512

>>> **We have researched the collection account.** Account # - [REDACTED] **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Advanced Recovery Systems,, PO Box 3590, Jackson MS 39207-3590 Phone: (601) 355-5211**

>>> **We have researched the collection account.** Account # - [REDACTED] **The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Credit Bureau Central, A208 W Pine St, Hattiesburg MS 39401-5060 Phone: (601) 582-7181**

Credit Bureau Central; Collection Reported 02/2014; Assigned 09/2009; Creditor Class - Medical/Health Care; Client - Hattiesburg Clinic; Amount - \$66 ; Status as of 02/2014 - Unpaid; Date of 1st Delinquency 04/2009; Balance as of 02/2014 - \$66 ; Individual Account; Account # - [REDACTED]; **Address:** A208 W PINE ST HATTIESBURG MS 39401-5060 : (601) 582-7181

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **We have researched the credit account.** Account # - [REDACTED] **The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Santander Consumer USA, PO Box 961245, Fort Worth TX 76161-0244 Phone: (800) 923-9282**

*** 318693600-015 ***
P.O. Box 2000
Chester, PA 19022-2000



02/24/2014

TransUnion.



P3CL2B00200104-I001237-298877444



VICTOR

VIP

RECEIVED MAR 05 2014

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
BAC HOME LOANS SERV LP		NEW INFORMATION BELOW
CREDIT PROTECTION ASSOC		NO LONGER ON FILE
DIVERSIFIED CONSULTNTS		DELETED
ENHANCED RECOVERY COMPAN		DELETED
RECEIVABLES PERFORMANCE		DELETED
TU ELECTRIC		NEW INFORMATION BELOW
VERIZON		DELETED

Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
CREDIT SYSTEMS INTL IN [REDACTED]	Deleted
CREDIT SYSTEMS INTL IN [REDACTED]	Deleted
CREDIT SYSTEMS INTL IN [REDACTED]	Deleted
CREDIT SYSTEMS INTL IN [REDACTED]	Deleted
CREDIT SYSTEMS INTL IN [REDACTED]	Deleted

Visit experian.com/status to check the status of your pending disputes at any time

Additional information

To view a full copy of your corrected credit report, visit experian.com/viewreport

To receive a copy by mail, check this box and within 30 days return this original page to P.O. Box 9701, Allen, TX 75013.

Copies will not be accepted.

What's your credit score?

Find out by ordering your VantageScore® from Experian for only **\$7.95**. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

PO Box 9701
Allen, TX 75013



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Scan me with your smart phone for special offers from Experian.



P3BOXV00201485-I009207-296335022



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
CREDIT SYSTEMS INT INC	[REDACTED]	DELETED
CREDIT SYSTEMS INT INC	[REDACTED]	DELETED
CREDIT SYSTEMS INT INC	[REDACTED]	DELETED
CREDIT SYSTEMS INT INC	[REDACTED]	DELETED
CREDIT SYSTEMS INT INC	[REDACTED]	DELETED