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Scan this with your smartphone's QR Reader to find out about an exciting offer from TransUnion.

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 |
|----------------------------------|--------------------|---------|
| CHAPTER 13 BANKRUPTCY DISCHARGED | DOCKET# 525888 | DELETED |
| AARGON AGENCY INC | # 123810**** | DELETED |
| BAY AREA CREDIT SVCS INC | # 8521**** | DELETED |
| CAPITAL ONE BANK USA NA | # 486236253068**** | DELETED |
| CAPITAL ONE BANK USA NA | # 529107154732**** | DELETED |
| CHASE | # 554285200040**** | DELETED |
| CMI | # 4538**** | DELETED |
| CMI | # 4501**** | DELETED |
| CREDIT BUREAU CENTRAL | # 9A456**** | DELETED |

| | | |
|--------------------------|--------------------|-----------------------|
| GINNY'S INC | # 825448364**** | NEW INFORMATION BELOW |
| GOODYEAR/CBNA | # 775301215478**** | NO LONGER ON FILE |
| GRANT & WEBER NEVADA | # 80059** | DELETED |
| GRANT & WEBER NEVADA | # 80058** | DELETED |
| HSBC BANK | # 540791501747**** | DELETED |
| MIDNIGHT VELVET | # 825448364**** | NEW INFORMATION BELOW |
| PLUS FOUR INC | # 50463** | DELETED |
| PLUS FOUR INC | # 41983** | DELETED |
| QUANTUM COLLECTIONS | # 594300441**** | VERIFIED, NO CHANGE |
| SEVENTH AVENUE | # 825448364**** | NEW INFORMATION BELOW |
| SST/COLUMBUS BANK & TRUS | # 403624000209**** | DELETED |
| VEGAS VALLEY COLLECTION | # 2832003**** | DELETED |

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EQUIFAX

CREDIT FILE : October 8, 2012
Confirmation # 2270033881

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) 207-3865 from 9:00am to 5:00pm Monday-Friday in your time zone.

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 account bankruptcy /810808, crdt br /198165, allied coll /187040201 and southwest gas /1272115 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 # - 0718639 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: **US District Bankruptcy CT O, Foley Federal Building, 300 Las Vegas Blvd S, Las Vegas NV 89101-5833 Phone: (702) 388-6257**

Bankruptcy Filed 12/2007; Nevada Federal Bankruptcy Court; Case or ID # - 0718639; Type - Personal; Filer - Individual; Current Disposition - Discharged CH-7; Current Disposition Date 03/31/2008; Date Verified 09/28/2012; Date Reported 09/28/2012; Address: 300 LAS VEGAS BLVD S LAS VEGAS, NV 89101-5833 ; (702) 388-6257

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

>>> We have researched the collection account, Account # - ~~PLS41320014190495~~ The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Plusfour, Inc, 6345 S Pecos Rd Ste 212, Las Vegas NV 89120-6224 Phone: (702) 898-1033**

>>> We have researched the collection account, Account # - ~~PLS41320012179172~~ The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Plusfour, Inc, 6345 S Pecos Rd Ste 212, Las Vegas NV 89120-6224 Phone: (702) 898-1033**

>>> We have researched the collection account, Account # - ~~5061505~~ The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Plusfour, Inc, 6345 S Pecos Rd Ste 212, Las Vegas NV 89120-6224 Phone: (702) 898-1033**

>>> We have researched the collection account, Account # - ~~PLS41320013932187~~ The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Plusfour, Inc, 6345 S Pecos Rd Ste 212, Las Vegas NV 89120-6224 Phone: (702) 898-1033**

>>> We have researched the collection account, Account # - ~~50399930~~ The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Plusfour, Inc, 6345 S Pecos Rd Ste 212, Las Vegas NV 89120-6224 Phone: (702) 898-1033**

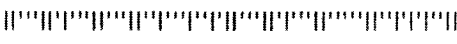
>>> We have researched the collection account, Account # - ~~5032457~~ The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Plusfour, Inc, 6345 S Pecos Rd Ste 212, Las Vegas NV 89120-6224 Phone: (702) 898-1033**

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001248787-3489
North Las Vegas, NV 89032-7973



P. O. Box 105518
Atlanta, GA 30348



Prepared for:
 Date: August 09, 2012
 Report number: 3684-2098-30

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.

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How to read your results

Deleted - This item was removed from your credit report

Not Changed - 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

Deleted - 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:

| Public records | Outcome |
|---|---------|
| US BKPT CT NV LAS | Remains |
| VEGAS 081710.... | |
| Credit items | Outcome |
| GMAC MORTGAGE 744060.... | Updated |
| VERIZON WIRELESS 2860129160.... | Updated |
| FIRST PREMIER BANK 486955710890.... | Deleted |
| BANK OF AMERICA 431388093941.... | Remains |
| BARCLAYS BANK DELAWARE 514021801204.... | Updated |

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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.

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| Credit items continued | Outcome | Credit items continued | Outcome | Credit items continued | Outcome |
|---|---------|---|-----------|---|----------------|
| HOMEWARD RESIDENTIAL 647400104.... | Deleted | GMAC MORTGAGE 29206.... | Deleted | OCWEN LOAN SERVICING L 3898.... | Deleted |
| GEICOR/LOWES 798192429169.... | Deleted | WELLS FARGO BANK 5023740460051.... | Updated | HSBC NV 601138002506.... | Deleted |
| EOS CCA 43678181 | Deleted | CHASE 418586759341.... | Updated | AMC MORTGAGE SERVICES 874009084.... | Deleted |
| MIDLAND FUNDING 853275.... | Deleted | CHASE BANK USA, NA 416810000932.... | Deleted | AMC MORTGAGE SERVICES 874009085.... | Deleted |
| LHR INC 252.... | Deleted | HSBC BANK 515597000695.... | Deleted | Personal information | Outcome |
| LHR INC 269.... | Deleted | HSBC BANK 526835000594.... | Deleted | Name | Updated |
| ARROW FINANCIAL SERVIC 44567265 | Deleted | HSBC BANK 549110001080.... | Updated | Residence | Updated |
| COAST 2 COAST FINANCIA C2C13RES012615949 | Deleted | CREDIT ONE BANK 444796214747.... | Processed | Social Security Number | Updated |
| HUNTER WARFIELD 1749766 | Deleted | GEICOR/SAMS CLUB 771412032812.... | Deleted | Telephone number | Deleted |
| HUNTER WARFIELD 1759846 | Deleted | QUANTUM COLLECTIONS 4560024304560 | Remains | Spouse name | Deleted |
| AMERICAS SERVICING CO 106112711.... | Deleted | CREDIT BUREAU CENTRAL 9A4434580 | Deleted | Employer | Updated |
| PARAGON WAY INC 7981924291694040 | Deleted | US BANK HOME MORTGAGE 515789432.... | Deleted | Visit experian.com/status to check the status of your pending disputes at any time | |

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