

August 8, 2008

EQUIFAX



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com



000646



[REDACTED]
Miami, FL 33125-1930

Dear [REDACTED]

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

>>> We have researched the credit account. Account # - 6011 [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Discover Card, 12 READS Way, New Castle, DE 19720-1649 Phone: (800) 347-2683**

>>> We have researched the credit account. Account # - 800 [REDACTED] The results are: Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Lease Finance Group LLC, 233 N MICHIGAN Ave Ste 1800, Chicago, IL 60601-5802 Phone: (312) 980-5600**

>>> We have researched the credit account. Account # - 603 [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Citibank USA, Na, Pencader Corp Ctr, 110 Lake Dr, Newark, DE 19702-3317**

>>> We have researched the credit account. Account # - [REDACTED] The results are: This account is currently reporting as closed. If you have additional questions about this item please contact: **American Express, PO Box 981537, EL Paso, TX 79998-1537 Phone: (800) 874-2717**

>>> We have researched the credit account. Account # - [REDACTED] The results are: Equifax 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: **Bank of America, 4060 Ogletown Stanton Rd, Newark, DE 19713-3102 Phone: (800) 421-2110**

>>> We have researched the credit account. Account # - [REDACTED] The results are: Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110 Phone: (800) 421-2110**

>>> We have researched the credit account. Account # - [REDACTED] The results are: The prior paying history on this account has been updated. The status of this account has been updated. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Direct Merchants Bank, PO Box 29468, Phoenix, AZ 85038-9468**

>>> We have researched the credit account. Account # - [REDACTED] The results are: Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Lease Finance Group LLC, 233 N MICHIGAN Ave Ste 1800, Chicago, IL 60601-5802 Phone: (312) 980-5600**

>>> We have researched the credit account. Account # - [REDACTED] The results are: Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Lease Finance Group LLC, 233 N MICHIGAN Ave Ste 1800, Chicago, IL 60601-5802 Phone: (312) 980-5600**

>>> We have researched the credit account. Account # - [REDACTED] The results are: This account is currently reporting as closed. If you have additional questions about this item please contact: **BloomDsnb, 9111 Duke Blvd, Mason, OH 45040-8999 Phone: (800) 243-6552**

>>> We have researched the credit account. Account # - [REDACTED] The results are: Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Lease Finance Group LLC, 233 N MICHIGAN Ave Ste 1800, Chicago, IL 60601-5802 Phone: (312) 980-5600**

Results Of Your Investigation - Continued

✓ >>> **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: If you have additional questions about this item please contact: **Beneficial National Bank, PO Box 15518, Wilmington, DE 19850-5518 Phone: (302) 478-9056**

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

The disputed american express account number [REDACTED] is currently not reporting on the Equifax Credit file.

>>> **We have reviewed the bankruptcy information. [REDACTED] The results are:** Equifax has verified that this public record item is reporting correctly. Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **Southern District of FL, 51 SW 1st Ave RM 1517, Claude Pepper FED Bldg, Miami, FL 33130-1608**

>>> **We have researched the credit account. Account # [REDACTED]* The results are:** Equifax 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: **Chase, PO Box 15298, Wilmington, DE 19850-5298 Phone: (800) 955-9900**

✓ >>> **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: **Geacs/City Furn, PO Box 981439, C/O Cardholder Operations, EL Paso, TX 79998-1439**

>>> **We have researched the credit account. Account # [REDACTED]* The results are:** The status of this account has been updated. The prior paying history on this account has been updated. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Countrywide, 400 Countrywide Way, Simi Valley, CA 93065-6298**

✓ >>> **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: **American Express, PO Box 981537, EL Paso, TX 79998-1537 Phone: (800) 874-2717**

✓ >>> **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: **Gemb Mervyns, Retailers Natl Bank Mervyn, PO Box 981400, EL Paso, TX 79998-1400**

>>> **We have researched the credit account. Account # [REDACTED]* The results are:** This creditor has verified to Equifax that the current status is being reported correctly. This creditor has verified to Equifax that the prior paying history is being reported correctly. If you have additional questions about this item please contact: **Saxon Mortgage Services, 4708 Mercantile Dr, Fort Worth, TX 76137-3605**

>>> **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 researched the credit account. Account # [REDACTED]* The results are:** Equifax 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: **Bank of America, De5-019-03-07, 4060 Ogletown Stanton Rd, Newark, DE 19713-3102 Phone: (800) 421-2110**

>>> **We have researched the credit account. Account # [REDACTED] The results are:** Equifax 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: **Citi Cards Cbsdna, PO Box 6500, C/O Citi Corp, Sioux Falls, SD 57117-6500**

✓ >>> **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: **Goodyear Tire/Cbsd, PO Box 9714, Gray, TN 37615-9714**

>>> **We have researched the collection account. Account # [REDACTED] The results are:** Equifax verified that this item belongs to you. If you have additional questions about this item please contact: **International Collection, Services, Inc, 255 Tamiami Trl S, NOKOMIS, FL 34275-3136 Phone: (941) 488-3555**

✓ >>> **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: **NCO Financial**

>>> **We have researched the credit account. Account # [REDACTED]* The results are:** The status of this account has been updated. The prior paying history on this account has been updated. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Capital One, PO Box 30281, Salt Lake City, UT 84130-0281**

>>> **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: **Gemb/JC Penney, PO Box 981402, EL Paso, TX 79998-1402**

[REDACTED]
[REDACTED]
MIAMI, FL 33125



Our investigation of the dispute you recently submitted is now complete. The results are listed below.

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 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 one year 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 any company we may have contacted for information.

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

Investigation Results

ITEM	DESCRIPTION	RESULTS
CHAPTER 7 BANKRUPTCY DISCHARGED	DOCKET [REDACTED]	NEW INFORMATION BELOW
CIVIL JUDGMENT	DOCKET #115122 [REDACTED]	NEW INFORMATION BELOW
GOODYEAR/CBSD	# 77530 [REDACTED]	DELETED
THE HOME DEPOT/CBSD	# 603 [REDACTED]	DELETED
BANK OF AMERICA	# 426 [REDACTED]	NEW INFORMATION BELOW
BANK OF AMERICA	# 532 [REDACTED]	NEW INFORMATION BELOW
HSBC BEST BUY	# 700 [REDACTED]	DELETED
HSBC BANK	# 545 [REDACTED]	NEW INFORMATION BELOW
DSNB/BLOOMINGDALES	# 7 [REDACTED]	NEW INFORMATION BELOW
GEMB/MERVYN	# [REDACTED]	NO LONGER ON FILE
CITY FURNITURE/GEMB	# 6 [REDACTED]	DELETED
GEMB/JCP	# [REDACTED]	NO LONGER ON FILE
SAXON MORTGAGE SVS INC	# [REDACTED]	VERIFIED, NO CHANGE
NELNET LOAN SERVICES	# [REDACTED]	NEW INFORMATION BELOW
NELNET LOAN SERVICES	# [REDACTED]	NEW INFORMATION BELOW
COUNTRYWIDE HOME LOANS	# [REDACTED]	NEW INFORMATION BELOW

GEMB/WALMART
BANK OF AMERICA
AMERICAN EXPRESS
DISCOVER FINCL SVC LLC
CITIBANK CBSD NA
LEASE FINANCE GROUP INC
LEASE FINANCE GROUP INC
LEASE FINANCE GROUP INC
LEASE FINANCE GROUP INC
FST USA BK

[REDACTED] 28 NEW INFORMATION BELOW
[REDACTED] 708 NEW INFORMATION BELOW
[REDACTED] VERIFIED, NO CHANGE
[REDACTED] 6 NEW INFORMATION BELOW
[REDACTED] 6 NEW INFORMATION BELOW
[REDACTED] VERIFIED, NO CHANGE
[REDACTED] DELETED
[REDACTED] DELETED
[REDACTED] DELETED
[REDACTED] 3 NEW INFORMATION BELOW