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EQUIFAX

CREDIT FILE : December 3, 2009
Confirmation # [REDACTED]

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.

You may contact Equifax regarding the specific information contain in this letter within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 800-9491 from 9:00am to 5:00pm Monday-Friday in your time zone. If you want to request a free copy of the Equifax credit file you can call our toll free number at (877) 576-5766.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

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

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

Once an acct has been opened, the acct may appear on the credit file for 7 or 10 years from the date of last activity.

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

>>> We have reviewed the judgement information. Case or ID # - T904 [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Wyoming Cnty Court House, Warsaw NY 14569-0000

>>> We have reviewed the judgement information. Case or ID # - T009198A [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Westchester Cty CT, 110 Martin Luther King Blvd, White Plains NY 10601-2519

>>> We have reviewed the judgement information. Case or ID # - MILES [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Westchester Cty CT, 110 Martin Luther King Blvd, White Plains NY 10601-2519

>>> We have reviewed the judgement information. Case or ID # - MILES [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Westchester Cty CT, 110 Martin Luther King Blvd, White Plains NY 10601-2519

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

>>> We have researched the credit account. Account # - PREMIER B [REDACTED] The results are: This creditor has verified to Equifax that the balance is being reported correctly. This creditor has verified to Equifax that the prior paying history is being reported correctly. This creditor has verified to Equifax that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact Arrow Financial Services L, 5996 W Touhy Ave, NILES IL 60714-4610