

November 3, 2009



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



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Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)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 # - 5440455 [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Ousehold Credit Services, PO Box 98706, Las Vegas, NV 89193-8706 Phone: (800) 477-6000**

>>> We have researched the credit account. Account # - 5121071 [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Lvnn Funding LLC, PO Box 10584, Greenville, SC 29603-0584 Phone: (866) 464-1183**

>>> We have researched the credit account. Account # - 466309 [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Ousehold Credit Services, PO Box 98706, Las Vegas, NV 89193-8706 Phone: (800) 477-6000**

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

The disputed portfolio recovery assoc account number 5490 [REDACTED] is currently not reporting on your credit file.

>>> We have researched the credit account. Account # - 85 [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Midland Credit Management, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255**

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving Equifax the opportunity to serve you.

Notice to Consumers

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name, address and, if reasonably available, the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.