

EQUIFAX

CREDIT FILE : November 2, 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) 800-9193 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 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 bankruptcy information. Case or ID # - 004 [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Worcester Bankruptcy Court, 595 Main St, Harold Donahue FED Bldg, Worcester MA 01608-2093

>>> We have reviewed the judgement information. Case or ID # - 200623S [REDACTED] The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Springfield District Court, 50 State St, Springfield MA 01103-2021

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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(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)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	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	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: 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: Peoples Savings Bank, 314 High St, Holyoke MA 01040-6517

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