

P.O. Box 2000  
Chester, PA 19022-2000



05/16/2013 TransUnion.



LITTLE ELM, TX 75068-5919

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 7 BANKRUPTCY DISCHARGED |             | NEW INFORMATION BELOW |
| CAINE & WEINER                  |             | DELETED               |
| CAPITAL ONE                     |             | NEW INFORMATION BELOW |
| CAPITAL ONE BANK USA NA         |             | NEW INFORMATION BELOW |
| CREDIT SYSTEMS INT INC          |             | NO LONGER ON FILE     |
| CREDIT SYSTEMS INT INC          |             | NO LONGER ON FILE     |
| CREDIT SYSTEMS INT INC          |             | NO LONGER ON FILE     |
| CREDIT SYSTEMS INT INC          |             | NO LONGER ON FILE     |
| CREDIT SYSTEMS INT INC          |             | DELETED               |
| ENHANCED RECOVERY COMPAN        |             | NO LONGER ON FILE     |

FIN CR NETWK  
FIRST PREMIER  
FIRST PREMIER BANK  
KAY JEWELERS  
RECOVERY SVCS OF AMERICA  
RS CLARK & ASSOCIATES  
SALLIE MAE  
SALLIE MAE  
SALLIE MAE  
SALLIE MAE  
SALLIE MAE  
SALLIE MAE  
SALLIE MAE  
SALLIE MAE  
SANTANDER CONSUMER USA  
TD AUTO FINANCE  
TRANSWORLD SYSTEMS INC

NO LONGER ON FILE  
NEW INFORMATION BELOW  
NEW INFORMATION BELOW  
NEW INFORMATION BELOW  
DELETED  
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