



Prepared for:  
Date: May 21, 2013  
Report number:

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## Dispute results

### About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

- The Federal Fair Credit Reporting Act provides that you may:
    - request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
    - add a statement disputing the accuracy or completeness of the information; and
    - request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.
- If no information follows, our response appeared on the previous page.

### How to read your results

**Deleted** - This item was removed from your credit report.  
**Remains** - This item was not changed as a result of our processing of your dispute.  
**Updated** - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.  
**Processed** - This item was either updated or deleted; review this report to learn its outcome.

### Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
BERTRAND MANAGEMENT GR	Deleted
MIDLAND FUNDING	Updated
RECOVERY SVCS OF AMERI	Updated
RECOVERY SVCS OF AMERI	Updated
WELLS FARGO HM MORTGAG	Updated
CHASE	Updated

**What's your credit score?**  
Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



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**Credit Items continued**

**Outcome**

HSBC BANK	Updated
TEXAS TRUST CREDIT UNI	Remains
CREDIT MANAGEMENT LP	Updated
CREDIT PROTECTION ASSO	Deleted
CREDIT PROTECTION ASSO	Deleted
HSBC NV	Updated

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time