

EQUIFAX

CREDIT FILE : June 5, 2014
Confirmation #

Dear

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm, Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

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

The disputed account NCO fir is currently not reporting on the Equifax credit file.

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> We have researched the collection account. Account # The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Harris & Harris, LTD, 600 W Jackson Blvd Ste 400, Chicago IL 60661-5675 Phone: (312) 251-2300

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> We have researched the collection account. Account # The results are: We verified that this item belongs to you. If you have additional questions about this item please contact: National Credit Systems, PO Box 312125, Atlanta GA 31131-2125

National Credit Systems Inc; Collection Reported 06/2014; Assigned 04/2011; Creditor Class - Rental/Leasing; Client - Amount - \$324 ; Status as of 06/2014 - Paid; Date of 1st Delinquency 07/2010; Balance as of 06/2014 - \$0 ; Last Payment Date 08/2013; Individual ; ADDITIONAL INFORMATION - Collection Account; Address: 3800 Camp Creek Pkwy SW Bldg 1600 Ste 110 Atlanta GA 30331-6247 ; (404) 629-2728

>>> We have researched the collection account. Account # The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Specialized Collection Ser, PO Box 441508, Houston TX 77244-1508

>>> We have researched the collection account. Account # - The results are: We verified that this item belongs to you. If you have additional questions about this item please contact: Credit Systems, PO Box 1008, Arlington TX 76004-1088



P. O. Box 105518
Atlanta, GA 30348

Dallas, TX 75227-5073

Credit Systems; Collection Reported 06/2014; Assigned 09/2012; Creditor Class - Medical/Health Care; Client - Unpaid; Date of 1st Delinquency 05/2012; Balance as of 06/2014 - \$339 ; Individual Account; Account # - Information; Address: PO Box 1088 Arlington TX 76004-1088 ; (817) 640-1093

ADDITIONAL INFORMATION - Consumer Disputes This Account ; Status as of 06/2014 -

>>> **We have researched the collection account. Account #** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **NCO Financial Systems Inc. 507 Prudential Rd. Horscham PA 19044-2308 Phone: (800) 709-8613**
>>> **We have researched the collection account. Account #** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Fbcs, 330 S Warmminster Rd Ste 353, Halboro PA 19040-3430 Phone: (866) 594-8669**

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 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Pre-closure	J : Voluntary Surrender K : Repossession L : Charge Off
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>>> **We have researched the credit account. Account #** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Hsbc Bank. PO Box 9 Buffalo NY 14240-0009 Phone: (888) 385-8916**
>>> **We have researched the credit account. Account #** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Dallas Postal Credit Union, PO Box 224444, Dallas TX 75222-4444**

State of Texas - Notice to Texas Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

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, 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 for any purpose or in the past two years for employment purposes.

You may be entitled to dispute resolution as prescribed in § 20.06 of Title 2 Chapter 20 of the Texas Business and Commerce Code (2002), after receipt of this notice.