

P.O. Box 105069
Atlanta, GA 30348

June 27, 2014

EQUIFAX



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

Coppell, TX 75019-6674

Dear

Enclosed is a copy of your Equifax credit file. Please review it for any unauthorized accounts or inquiries. If unauthorized information is reporting on your Equifax credit file, you may start an investigation immediately on-line at www.investigate.equifax.com. Using the Internet to initiate an on-line investigation request will expedite the resolution of your concerns. You may also start an investigation by completing and returning the enclosed Research Request Form or by calling the toll free telephone number on the credit file. Please advise us of any documents that may help us in the reinvestigation, such as an identity theft report or letters from credit grantors.

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.

You should contact the credit grantors that are reporting information you believe is fraudulent. Ask them to explain their fraud investigation process, what steps should be taken and how long the process normally takes. Additionally request that they send you a letter or documentation stating the results of the investigation. Upon receipt, forward a copy of that letter to us.

If your ID information, such as driver's license or social security card, was lost or stolen, contact the appropriate issuing agency.

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(For your security, the last 4 digits of your credit account number(s) have been replaced by *)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 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: **West Asset Management, 7171 Mercy Rd, OMAHA, NE 68106-2620 Phone: (903) 891-1797**

>>> **We have researched the credit account. Account #** _____ **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Gecrb/Men S Wearhouse, PO Box 965005, Orlando, FL 32896-5005**

>>> **We have researched the credit account. Account #** _____ **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Gecrb/Walmart, PO Box 965024, Orlando, FL 32896-5024**

>>> **We have researched the credit account. Account #** _____ **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Wellsfargo Financial NB, Csci Team, MAC N8235-04m, P O Box 14517, DES MOINES, IA 50306 Phone: (800) 892-4746**

>>> **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: **Northeast Credit & Collect, PO Box 3358, Scranton, PA 18505-0358**

>>> **We have researched the credit account. Account #** _____ **The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Bmw Group Financial Servic, PO Box 3608, Dublin, OH 43016-0306 Phone: (800) 578-5000**

>>> **We have researched the credit account. Account #** _____ **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Hsbc Bank, PO Box 9, Buffalo, NY 14240-0009 Phone: (888) 385-8916**

Results Of Your Investigation - Continued

>>> **We have researched the credit account. Account # -** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Portfolio Recovery Assoc, Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962**

>>> **We have researched the credit account. Account # -** **The results are:** Additional information has been provided from the original source regarding this item. We verified that this item belongs to you. If you have additional questions about this item please contact: **Gecrb/Golfsmith, PO Box 965036, Orlando, FL 32896-5036 Phone: (866) 396-8254**

>>> **We have reviewed your concerns and our conclusions are:**
The disputed item barclays , currently not repoting on the Equifax credit file.

>>> **We have researched the credit account. Account # -** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Portfolio Recovery Assoc, Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962**

>>> **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: **Credit Systems, PO Box 1088, Arlington, TX 76004-1088**

>>> **We have researched the collection account. Account # -** **The results are:** Additional information has been provided from the original source regarding this item. We verified that this item belongs to you. If you have additional questions about this item please contact: **867ya10d Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547 Phone: (800) 496-8941**

>>> **We have researched the credit account. Account # - HSBC** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Portfolio Recovery Assoc, Riverside Commerce Center, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962**

>>> **We have researched the credit account. Account # -** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Gecrb/Dillards, PO Box 965024, Orlando, FL 32896-5024 Phone: (800) 643-8278**

>>> **We have researched the credit account. Account # -** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Gecrb/Golfsmith, PO Box 965036, Orlando, FL 32896-5036 Phone: (866) 396-8254**

>>> **We have researched the credit account. Account # -** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Midland Credit MGMT Inc, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255 Phone: (800) 825-8131**

>>> **We have researched the credit account. Account # -** **The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Toyota Motor Leasing, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634**

>>> **We have researched the credit account. Account # -** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Macy's/Dsnb, PO Box 17759, Clearwater, FL 33762-0759**

>>> **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: **THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497**

>>> **We have researched the collection account. Account # -** **The results are:** Additional information has been provided from the original source regarding this item. We verified that this item belongs to you. If you have additional questions about this item please contact: **Credit Management, 4200 International Pkwy, Carrollton, TX 75007-1912 Phone: (800) 377-7723**

>>> **We have researched the credit account. Account # -** **The results are:** This creditor has verified to OUR company that the current status is being reported correctly. This creditor has verified to OUR company that the prior paying history is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873**

Results Of Your Investigation - Continued

>>> **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: **Blakely-Witt & Assoc, Inc, 802 US Highway 80 E, Mesquite, TX 75149-1555 Phone: (972) 288-2106**

>>> **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: **Credit Management, 4200 International Pkwy, Carrollton, TX 75007-1912 Phone: (800) 377-7723**

>>> **We have researched the credit account. Account #** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Gecrb/JC Penneys, PO Box 965007, Orlando, FL 32896-5007**

>>> **We have researched the credit account. Account #** **The results are:** This creditor has verified to OUR company that the current status is being reported correctly. This creditor has verified to OUR company that the prior paying history is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Conn Credit Corp, PO Box 2358, Beaumont, TX 77704-2358**

>>> **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: **Northeast Credit & Collect, PO Box 3358, Scranton, PA 18505-0358**

>>> **We have researched the credit account. Account #** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Gecrb/Lowes, PO Box 965005, Orlando, FL 32896-5005**

>>> **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: **Credit Systems, PO Box 1088, Arlington, TX 76004-1088**

>>> **We have researched the collection account. Account #** **The results are:** Additional information has been provided from the original source regarding this item. We verified that this item belongs to you. If you have additional questions about this item please contact: **Cavalry Portfolio Services, 500 Summit Lake Dr, Valhalla, NY 10595-1340 Phone: (602) 667-0128**

>>> **We have researched the credit account. Account #** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Gecrb/Rooms To GO, PO Box 965036, Orlando, FL 32896-5036 Phone: (866) 396-8254**

>>> **We have researched the credit account. Account #** **The results are:** This creditor has verified to OUR company that the current status is being reported correctly. 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: **Sterling Incorporated, Customer Service Dept, 375 GHENT Rd, Fairlawn, OH 44333-4601 Phone: (216) 668-5024**

>>> **We have researched the credit account. Account #** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Txu ENERGY, 1601 Bryan St, Dallas, TX 75201-3430 Phone: (800) 242-9113**

>>> **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: **The CBE Group Inc, 131 Tower Park Dr Ste 100, PO Box 900, Waterloo, IA 50704-0900**

Get Informed. Be empowered.

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

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