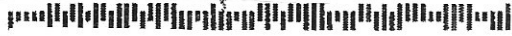


P.O. Box 2000
Chester, PA 19022-2000



09/25/2012



GRAND PRAIRIE, TX 75052



Scan this with your
smartphone's QR Reader to
find out about an exciting offer
from TransUnion.

If you have received a credit report disclosure from TransUnion in the past, you will notice that we have changed the format to make it easier to review and understand your credit information. Please see the "Important Information Concerning Your TransUnion Credit Report" section for details about your credit report.

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
ALPAT COLLECTIONS		NEW INFORMATION BELOW
AMERICAN CREDIT ACCEPTAN		NEW INFORMATION BELOW
ASSET ACCEPTANCE LLC		NEW INFORMATION BELOW
BENEFICIAL NAT BANK USA		NEW INFORMATION BELOW
CMI		DELETED
CONN CREDIT CO		VERIFIED, NO CHANGE
CREDIT COLLECTION SERVIC		DELETED
CREDIT COLLECTION SERVIC		VERIFIED, NO CHANGE
CREDIT COLLECTION SERVIC		VERIFIED, NO CHANGE

DRIVE TIME
FIRST BANK OF DELAWARE
JEFFERSON CAPITAL SYSTEM
JEFFERSON CAPITAL SYSTEM
NCO FINANCIAL
NCO FINANCIAL
NCO FINANCIAL
NCO FINANCIAL
NEW MILLENNIUM BANK
OCWEN LOAN SERVICING LLC
OSI COLLECTION SERVICES
PALISADES COLLECTION LLC
RECOVERY SVCS OF AMERICA
RJM ACQUISITIONS LLC/ RJ
RJM ACQUISITIONS LLC/ RJ
SOUTHERN MANAGEMENT SYST
TRIDENT ASSET MANAGEMENT
TRIDENT ASSET MANAGEMENT
UNIVERSAL DATA SERVICES

VERIFIED, NO CHANGE
DELETED
NEW INFORMATION BELOW
NEW INFORMATION BELOW
DELETED
DELETED
NO LONGER ON FILE
DELETED
VERIFIED, NO CHANGE
DELETED
NO LONGER ON FILE
DELETED
DELETED
NO LONGER ON FILE
NO LONGER ON FILE
NEW INFORMATION BELOW
DELETED
DELETED
VERIFIED, NO CHANGE

