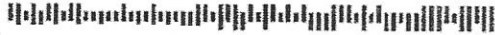


P.O. Box 2000
Chester, PA 19022-2000



11/28/2012 TransUnion.



MCKINNEY, TX 75070-3608

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. You also may see that TransUnion has enriched your credit report with additional personal and financial information not previously retained in our production database. This data can enable you and your creditors to see a more complete picture of how you have managed your credit over time.

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
ACS/BANK OF AMERICA		NEW INFORMATION BELOW
AES/NCT		DELETED
AES/NCT		DELETED
AES/NCT		DELETED
AES/NCT		DELETED
AUTOBODY CREDIT UNION		NEW INFORMATION BELOW

2



CAPITAL ONE BANK USA NA
CAPITAL ONE BANK USA NA
CHASE/BANK ONE CARD SERV
CREDIT ONE BANK
DSNB/MACYS
HSBC BANK
LVNV FUNDING LLC
MIDLAND FUNDING LLC
MIDLAND FUNDING LLC
NCA
NTL CREDIT SYSTEMS
THE HOME DEPOT/CBNA
VERIZON WIRELESS
WILLIAMS & FUDGE INC

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

