

P.O. Box 105069
Atlanta, GA 30348

January 6, 2014

EQUIFAX



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



Dear [REDACTED]

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Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)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 # [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **NCO Fin/55, PO Box 15270, Wilmington, DE 19850-5270 Phone: (800) 348-2555**

>>> **We have researched the credit account. Account # [REDACTED] The results are:** Historical account information was deleted from this account. 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. If you have additional questions about this item please contact: **Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244 Phone: (800) 923-9282**

>>> **We have reviewed the inquiry information for Old Republic Credit. The results are:** Inquiries are a factual record of file access. If you believe this was unauthorized, please contact the creditor. If you have additional questions about this item please contact: **Old Republic Credit, 6 Harris CT # B, Monterey, CA 93940-5700**

>>> **We have researched the collection account. Account # [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **R.S. Clark And Associates, 8535 Ferndale Rd Ste 11, Dallas, TX 75238-4425**

>>> **We have researched the collection account. Account # [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Mid-Amer Accounts Control, 614 S Wall Ave # 2, Joplin, MO 64801-2526 Phone: (417) 781-7470**

>>> **We have reviewed the bankruptcy information. [REDACTED] The results are:** We have verified that this public record item is reporting correctly. If you have additional questions about this item please contact: **Eastern Bankruptcy Court, 660 N Central Expy Ste 300b, Plano, TX 75074-6789**

>>> **We have researched the collection account. Account # [REDACTED] The results are:** This creditor is currently reporting a zero balance for this account. If you have additional questions about this item please contact: **NCO Fin/55, PO Box 15270, Wilmington, DE 19850-5270 Phone: (800) 348-2555**



Results Of Your Investigation - Continued

>>> **We have reviewed the inquiry information for Bonham Chrysler Dodge JEEP. The results are:** Inquiries are a factual record of file access. If you believe this was unauthorized, please contact the creditor. If you have additional questions about this item please contact: **Bonham Chrysler Dodge JEEP, 1522 W Sam Rayburn Dr, Bonham, TX 75418-4130**

>>> **We have researched the collection account. Account # [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **NCO Fin/55, PO Box 15270, Wilmington, DE 19850-5270 Phone: (800) 348-2555**

>>> **We have researched the credit account. Account # [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Verizon Wireless/Southeast, PO Box 26055, Minneapolis, MN 55426-0055 Phone: (800) 852-1922**

>>> **We have researched the collection account. Account # [REDACTED] The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Mid-Amer Accounts Control, 614 S Wall Ave # 2, Joplin, MO 64801-2526 Phone: (417) 781-7470**

>>> **We have reviewed the inquiry information for Credco. The results are:** Inquiries are a factual record of file access. If you believe this was unauthorized, please contact the creditor. If you have additional questions about this item please contact: **Credco, PO Box 509124, San Diego, CA 92150-9124 Phone: (800) 523-0233**

>>> **We have reviewed the former address. The results are:** The disputed address has been deleted. [REDACTED]

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

The disputed accounts NCO financial [REDACTED], NCO financial [REDACTED], NCO financial [REDACTED] and NCO financial [REDACTED] are Currently not reporting on the Equifax credit file.

>>> **We have reviewed the inquiry information for Certified Credit Reporting. The results are:** Inquiries are a factual record of file access. If you believe this was unauthorized, please contact the creditor. If you have additional questions about this item please contact: **Certified Credit Reporting, 1180 Olympic Dr Ste 207, Corona, CA 92881-7228**

>>> **We have researched the collection account. Account # [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **NCO Fin/55, PO Box 15270, Wilmington, DE 19850-5270 Phone: (800) 348-2555**

>>> **We have researched the credit account. Account # [REDACTED] The results are:** This creditor is currently reporting a zero balance for this account. If you have additional questions about this item please contact: **Arvest Bank, 701 S Main, PO Box 460, Joplin, MO 64802-0460 Phone: (417) 624-0070**

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.