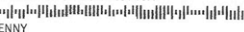


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ENNY

MAICA, NY 11435

Late Payments and Charge-off Deleted!!!

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 one year 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 any company we may have contacted for 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/consumerfaq>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		NEW INFORMATION BELOW
WFPNB/HOME PROJECTS	# 470500024435****	NEW INFORMATION BELOW
AMERICAN HONDA FINANCE	# 3114****	NEW INFORMATION BELOW
TD BANK	# 100791974****	VERIFIED, NO CHANGE
GEMB/OLD NAVY	# 601859623687****	NEW INFORMATION BELOW
DISCOVER FINCL SVC LLC	# 601100231072****	DELETED
TNB-TARGET	# 34509****	NEW INFORMATION BELOW
CHASE/BANK ONE CARD SERV	# 426684110673****	DELETED
CHASE/BANK ONE CARD SERV	# 540168302794****	DELETED
CHASE/BANK ONE CARD SERV	# 464018201411****	DELETED

Satisfactory
Satisfactory
Satisfactory