

*** 322161714-007 ***
P.O. Box 2000
Chester, PA 19022-2000



11/26/2015



P3P2P700202734-



RAYMOND

, TX

100% REMOVED WITHIN THE INITIAL CYCLE FICO JUMPED FROM 548 TO 679!! CLIENT MADE AN OFFER ON A 3000 SQ FT HOME

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
1ST COLLECTION SERVICES	#	DELETED
ACCESS RECEIVABLES MANAG	#	DELETED
CAPITAL ONE / HRSUSA/ROO	#	DELETED
CAPITAL ONE BANK USA NA	#	NO LONGER ON FILE
CAPITAL ONE BANK USA NA	#	NO LONGER ON FILE
CAVALRY PORTFOLIO SVCS	#	DELETED
CITIMORTGAGE INC	#	DELETED
CMRE FINANCIAL	#	DELETED
CREDIT SYSTEMS INT INC	#	DELETED
CREDIT SYSTEMS INT INC	#	DELETED

OUR CREDIT AUDITS
AND
DIRECT CREDITOR LETTERS
GET RESULTS QUICK!!