

EQUIFAX

CREDIT FILE : March 17, 2016

Confirmation #

\$61,125 FORCLOSURE REMOVED!!
SCORE INCREASED 122 POINTS!!
APPROVED FOR MORTGAGE!!

Dear Jason

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

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.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

Credit Account Information

(For your security, the last 8 digits of account number(s) have been replaced by *)
(This section includes open and closed accounts reported by credit grantors)

Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> We have researched the credit account. Account # - from the credit file. If you have additional questions about this item please contact: **Ditech Financial LLC, PO Box 6172, Rapid City SD 57709-6172 Phone: (855) 812-1402**

The results are: This item has been deleted

BELOW IS THE CLIENTS CREDITKARMA.COM REPORT BEFORE THE DELETION!!

BANK/SAMUEL

> DITECH FINANCIAL LLC	Mortgage	Dec 01, 2004	Open - Collection/Charge-Off	\$61,125
> JSCCU	Other	Sep 01, 2004	Closed	\$0
> SYNCB/DILLARDS	Credit Card	Dec 01, 2004	Closed	\$0
> SYNCB/JO PENNEYS	Credit Card	Nov 15, 1993	Closed	\$0