



Alphera Financial Services
P.O. Box 3608
Dublin, OH 43016-0306

June 16, 2015

ROBY

BLUE RIDGE,

ACCOUNT #

Dear ROBY :

CreditSalvation direct creditor process updated this REPO to reflect a ZERO balance!

Thank you for your recent inquiry regarding the above referenced account with Alphera Financial Services.

Our research shows that the account history has been inaccurately reported the major credit bureaus, Experian, Equifax, and TransUnion. We have found that the above referenced account has been paid in full and there is currently no payment due at this time. Also this account was a profit and loss with a balance however the balance was recovered due to the sale of the collateral.

We have instructed the 3 major credit bureaus to update your credit file to reflect a ZERO balance and as a profit and loss reporting status.

Thank you for the opportunity to review and address your concerns. We apologize for any inconvenience this may have caused. If you have additional questions or concerns please contact us at 866-425-7437

Sincerely,
Alphera Financial Services
866-425-7437