

April 3, 2008

**EQUIFAX**



To Start An Investigation, Please Visit Us At:  
[www.investigate.equifax.com](http://www.investigate.equifax.com)



Dear

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](http://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.

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**Results Of Your Investigation** (For your security, the last 4 digits of your credit account number(s) have been replaced by \*)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 credit account. Account # - 210057101\*** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Bloom/Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999 Phone: (800) 243-6552**

>>> **We have researched the credit account. Account # - 6869\*** The results are: This account is currently reporting paid as agreed, with no late payments. If you have additional questions about this item please contact: **American Honda Finance, 200 Continental Dr, Newark, DE 19713-4334 Phone: (800) 916-9930**

>>> **We have researched the credit account. Account # - 426692400306\*** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Chase, PO Box 15298, Wilmington, DE 19850-5298 Phone: (800) 955-9900**

>>> **We have researched the credit account. Account # - 601859550966\*** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **MCCBG/GAP, Branch C10t, PO Box 29116, Shawnee Mission, KS 66201-1416**

>>> **We have researched the credit account. Account # - 601859609147\*** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **MCCBG/Old Navy, Branch C11a, PO Box 29116, Shawnee Mission, KS 66201-1416**

>>> **We have researched the credit account. Account # - 442710802013\*** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Bank of America, 4060 Ogletown/Station Rd, De5 019 03 07, Newark, NJ 19713 Phone: (800) 421-2110**

**The FBI Has Named Identity Theft As The Fastest Growing Crime In America.**

Protect yourself with Equifax Credit Watch™, a service that monitors your credit file every business day and notifies you within 24 hours of any activity. To order, go to: [www.creditwatch.equifax.com](http://www.creditwatch.equifax.com)

April 7, 2008

**EQUIFAX**



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>>> **We have researched the credit account. Account # - 03560457501632\*** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **American Express, PO Box 981537, EL Paso, TX 79998-1537 Phone: (800) 874-2717**

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

The disputed commonwealth financial d3579420n1 and national recovery agen 4543421 accounts, are currently not reporting On your Equifax credit file.

>>> **We have researched the credit account. Account # - 601138000050\*** The results are: Equifax verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Direct Merchants Bank, PO Box 29468, Phoenix, AZ 85038-9468**

>>> **We have researched the credit account. Account # - 362617\*** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Sovereign Bank, PO Box 12646, READING, PA 19612-2646 Phone: (215) 320-8400**

>>> **We have researched the credit account. Account # - 488893199236\*** The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Bank of America, 4060 Ogletown/Station Rd, De5 019 03 07, Neward, NJ 19713 Phone: (800) 421-2110**

>>> **We have researched the credit account. Account # - 362617\*** The results are: Equifax verified that this item belongs to you. Equifax has verified that this item has been reported correctly. If you have additional questions about this item please contact: **Sovereign Bank, PO Box 12646, READING, PA 19612-2646 Phone: (215) 320-8400**

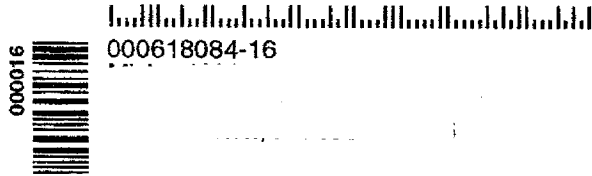
**The FBI Has Named Identity Theft As The Fastest Growing Crime In America.**

Protect yourself with Equifax Credit Watch™, a service that monitors your credit file every business day and notifies you within 24 hours of any activity. To order, go to: [www.creditwatch.equifax.com](http://www.creditwatch.equifax.com)

March 22, 2008



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>>> **We have reviewed the inquiry information for Credit Bureau Council Bluffs. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Credit Bureau Council Bluffs, 225 S Main St, Council Bluffs, IA 51503-6504**

>>> **We have reviewed the inquiry information for CBA. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **CBA, 4 Executive Campus Ste 200, Cherry Hill, NJ 08002-4105**

>>> **We have reviewed the inquiry information for Credit Burea Associates. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Credit Burea Associates, 628 Shrewsbury Ave, Tinton Falls, NJ 07701-4912 Phone: (609) 795-2221**

>>> **We have reviewed the inquiry information for Credit Bureau of Delmarva. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Credit Bureau of Delmarva, 530 Riverside Dr, Salisbury, MD 21801-6402**

>>> **We have reviewed the inquiry information for Household Credit Services. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Household Credit Services, 1111 N Town Center Dr, Las Vegas, NV 89144-6364**

>>> **We have reviewed the inquiry information for Southern Mortgage Reportin. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Southern Mortgage Reportin, 6020 Dawson Blvd Ste H, Norcross, GA 30093-1259**

>>> **We have reviewed the inquiry information for Discover Financial Services. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Discover Financial Services, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851**

>>> **We have reviewed the inquiry information for Facutal Data. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Facutal Data, 5200 Hahns Peak Dr, 24hcg005471ms 24hcg005132ms, Loveland, CO 80538-8852**

>>> **We have reviewed the inquiry information for Household Credit Services. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Household Credit Services, 1111 N Town Center Dr, Las Vegas, NV 89144-6364**