

December 16, 2007



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com



000347

Dear

Below are the results of your request for Equifax to reinvestigate certain elements of your Equifax credit file. Equifax contacted each source directly and our investigation is now completed. If you have any additional questions or concerns, please contact the source of that information directly.

Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by X)

- >>> **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 identification information. The results are:** Your name has been updated. You may wish to provide your credit grantors with the update. **Name:** **Ssn:** **Birthdate:**
- >>> **We have reviewed the inquiry information for . The results are:** This item has been deleted from the credit file.
- >>> **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, 24hcs005471ms 24hcs005132ms, Loveland, CO 80538-8852**
- >>> **We have reviewed the inquiry information for . The results are:** This item has been deleted from the credit file.
- >>> **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, 24hcs005471ms 24hcs005132ms, Loveland, CO 80538-8852**
- >>> **We have reviewed the inquiry information for Landsafe Credit. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Landsafe Credit, 1515 Walnut Grove Ave, Rosemead, CA 91770-3710 Phone: (800) 447-1692**
- >>> **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 Landsafe Credit. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Landsafe Credit, 1515 Walnut Grove Ave, Rosemead, CA 91770-3710 Phone: (800) 447-1692**
- >>> **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 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 your concerns and our conclusions are:**
The disputed inquiries from drive financial dated on 11/15/2006, colonial cadillac in VIA adp/colonial cadillac Dated on 08/28/2006, national dealer warranti dated on 03/2007 and source one automobile in 12/2006 are currently Not reporting on tour credit file. The additional disputed inquiries are not currently reporting on the Equifax credit file.

Results Of Your Investigation - Continued

>>> **We have reviewed the inquiry information for Landsafe Credit. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: If you have additional questions about this item please contact: **Landsafe Credit, 1515 Walnut Grove Ave, Rosemead, CA 91770-3710 Phone: (800) 447-1692**

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving Equifax the opportunity to serve you.

Notice to Consumers

Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the reinvestigation. The name, address and, if reasonably available, the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the reinvestigation results in a change to or deletion of the information you are concerned about, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.