

July 11, 2006

**EQUIFAX**



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**Results Of Your Investigation** (For your security, the last 4 digits of your credit account number(s) have been replaced by \*)

- >>> **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:**
- >>> **We have researched the collection account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Certified Collectors-Bcs, 707 S Madison St, Amarillo, TX 79101-2129 Phone: (806) 376-5505**
- >>> **We have researched the collection account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Certified Collectors-Bcs, 707 S Madison St, Amarillo, TX 79101-2129 Phone: (806) 376-5505**
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- >>> **We have researched the collection account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Account Recovery Services, 4000 S Georgia St Ste B1, Amarillo, TX 79109-4840 Phone: (806) 353-8691**
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- >>> **We have researched the credit account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Access Credit Union, PO Box 7407, Amarillo, TX 79114-7407 Phone: (806) 378-2990**
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- >>> **We have researched the credit account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Capital One, PO Box 85520, Internal ZIP 12030-163, Richmond, VA 23285-5520**
- >>> **We have researched the credit account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Citibank, PO Box 6241, Sioux Falls, SD 57117-6241 Phone: (800) 950-5114**
- >>> **We have researched the credit account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Discover Card, 12 READS Way, New Castle, DE 19720-1649 Phone: (800) 347-2683**
- >>> **We have researched the credit account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Homecoming Financial Netwo, PO Box 890036, Dallas, TX 75389-0036 Phone: (800) 206-2901**

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>>> **We have researched the credit account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Happy State Bank-Soncy Br, 3423 S Soncy Rd, Amarillo, TX 79119-4982 Phone: (806) 354-2265**

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>>> **We have researched the credit account. Account # -** **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Blazer Financial Services, 4211 W 21st Ave, Amarillo, TX 79106-6001 Phone: (806) 359-8591**

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](http://www.investigate.equifax.com).

Thank you for giving Equifax the opportunity to serve you.

**Results Of Your Investigation - Continued**

>>> **We have researched the credit account. Account # -** **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: **Lvnv Funding LLC, PO Box 10584, Greenville, SC 29603-0584 Phone: (866) 464-1183**

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

The disputed OSI portfolio serv : , lvnv funding sears , BC services : , citifinancial , account recovery services : AA collectors inc : accounts are not Currently reporting on the Equifax credit file. The additional disputed accounts are not currently reporting on the Equifax credit file.

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](http://www.investigate.equifax.com).

Thank you for giving Equifax the opportunity to serve you.

**State of Texas - Notice to Texas 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, 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 for any purpose or in the past two years for employment purposes.

You may be entitled to dispute resolution as prescribed in § 20.06 of Title 2 Chapter 20 of the Texas Business and Commerce Code (2002), after receipt of this notice.