

AAA Rated Credit Is Just Around the Corner

www.**AAA CREDIT TODAY**.com

OUR PROCESS IS SIMPLE, AFFORDABLE AND RISK FREE

FEATURES :

- 24 HOUR ACCESS
- TEXT & EMAIL ALERTS
- PERSONAL ONLINE DASHBOARD
- UNLIMITED DISPUTES
- SATISFACTION GUARANTEE

BENEFITS

- Improved Credit In 90 - 120 Days
- Credit Card Approvals
- Better Interest Rates
- Auto Financing
- Better Job Opportunities
- Buy Your Dream Home

ASK ABOUT:

- How to **EARN** Cash with credit repair
- Our Personal Funding Program
- Our Credit Score Boost Program
- Our Business Credit & Funding Program

CALL US TODAY
1.888.391.0371
ASK ABOUT OUR FREE CONSULTATION
www.aaacredittoday.com

Repairing your credit profile is one of the most important financial decisions you can make. Credit repair is not only LEGAL, it is your RIGHT. The Fair Credit Reporting Act grants you the right to have assistance with this process. A higher credit score means substantial savings on your monthly bills, better rental, employment opportunities, peace of mind and CAPITAL ACQUISITION.

Have you ever been turned down for a Credit Card, a Home Loan, or a Car Loan? Are you paying incredibly high interest rates? Are you tired of the frustration and hassle of being turned down for a line of credit? Well you're not alone.

With bad debt and foreclosures on the rise, banking guidelines are tightening. During these tough economic times it is important for consumers to invest their money wisely and choose a trusted, proven credit restoration company to help them get into a better credit situation.

WHAT YOU GET

Have Our Credit Experts Help You With The Following Disputes and Removals:

- | | | |
|-----------------------|------------------|----------------|
| ✓ BANKRUPTCIES | PUBLIC RECORDS | REPOSESSIONS |
| ✓ FORECLOSURES | JUDGEMENTS | CREDIT FRAUD |
| ✓ LATE PAYMENTS | COLLECTIONS | IDENTITY THEFT |
| ✓ EXCESSIVE INQUIRIES | REPORTING ERRORS | CHARGE-OFF'S |

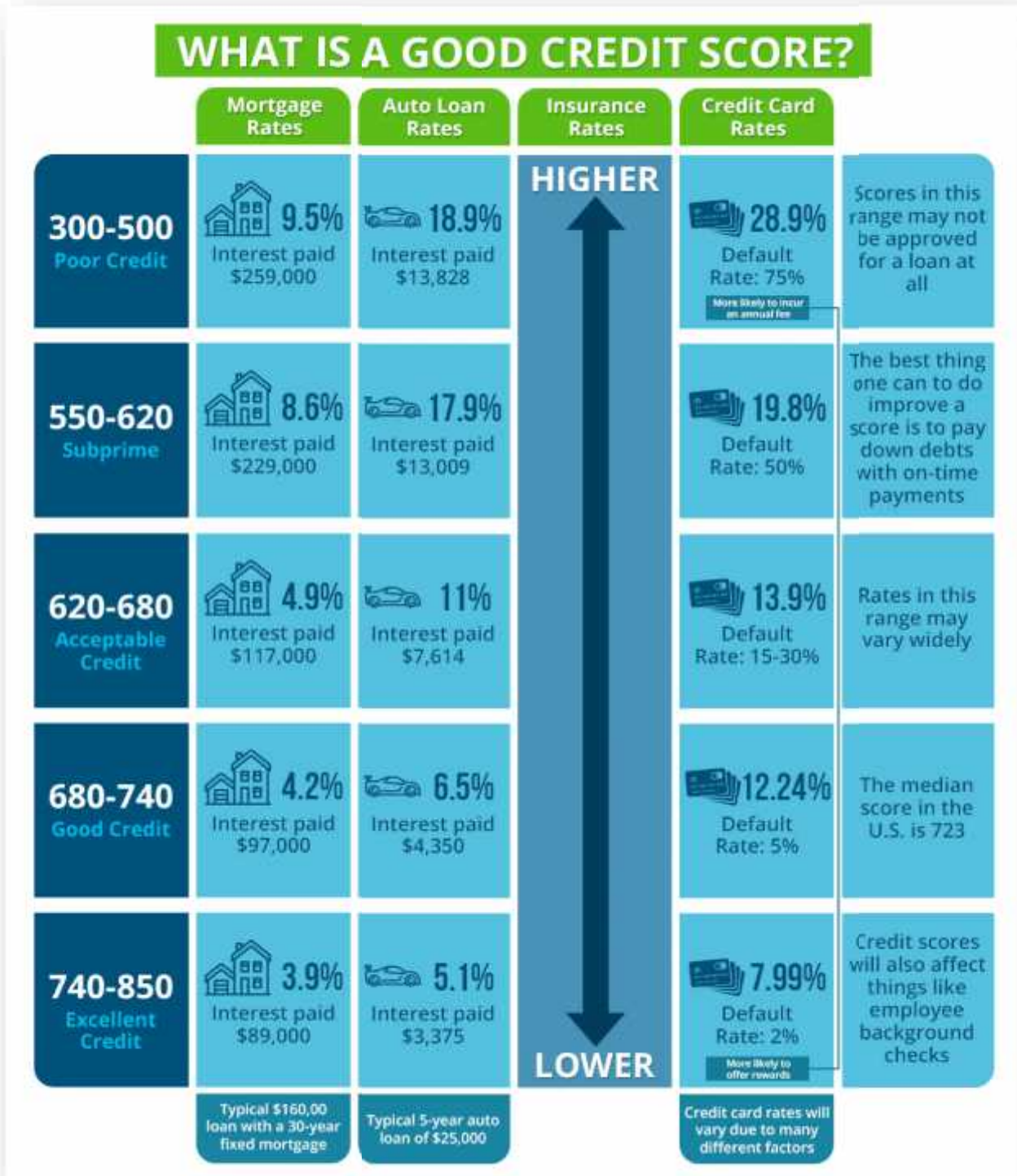
All of these items and more can be restored on your credit file.

We have 7 plus years experience in the credit repair industry, and we are excited to put our experience to work for YOU!!!

THE COST OF BAD CREDIT

Your credit affects every part of your financial life. The average American with less than perfect credit spends an extra 30-40% a month in higher interest rates. Don't allow your less than-perfect credit keep you from reaching your financial goals.

Your credit affects more than you think. Here are just a few aspects of your financial life that are affected by your credit:



SEOUR WORK!!! (ACTUAL CLIENT FILES)

Processor 47
12/1/2015 12:53:34 PM

We have sent out a round of letters to print on your client's behalf today. Please send a request to [\[redacted\]](#) if you would like us to process the next round or mid round updates before the letters are due. Thank you!

Here are your client's statistics:

- Total # of Items: 5
- Total # of Accounts: 4
- Total # of Collections: 1
- Total # of Public Records: 0
- Total # of Inquiries: 3

| | Equifax | Experian | TransUnion |
|-------------------------|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 5 | 2 | 2 |
| Repaired/Deleted Items: | 0 | 0 | 0 |
| Pending Letters: | 0 | 0 | 0 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 5 | 2 | 2 |

Percent Complete (Repaired or Deleted): 0% 0% 0%

Processor 26
1/7/2016 8:02:12 AM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (0).

Number of Deletions: 6
Number of Repairs: 0
Number of Negative Items: 7

| | Equifax | Experian | TransUnion |
|-------------------------|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 7 | 3 | 3 |
| Repaired/Deleted Items: | 7 | 4 | 4 |
| Pending Letters: | 1 | 0 | 0 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 1 | 4 | 4 |

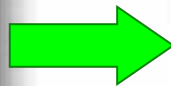
Percent Complete (Repaired or Deleted): 100% 66% 100%

Report As Of: 11/2015

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

| | | |
|----------|---------|------------|
| Experian | Equifax | TransUnion |
| 599 | 606 | 616 |



Report As Of: 12/2015

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

| | | |
|----------|---------|------------|
| Experian | Equifax | TransUnion |
| 691 | 821 | 806 |

6 of 7 negative items deleted

Experian +92 Point Increase

Equifax +215 Point Increase

Transunion +190 Point Increase

+497 Point Increase

Processor 51
8/3/2016 3:21:02 PM

We have sent out a round of letters to print on your client's behalf today. Please send a request to [\[redacted\]](#) if you would like us to process the next round or mid round updates before the next round of disputes are due. Thank you!

Here are your client's statistics:

- Total # of Items: 55
- Total # of Accounts: 5
- Total # of Collections: 48
- Total # of Public Records: 2
- Total # of Inquiries: 0

| | Equifax | Experian | TransUnion |
|-------------------------|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 21 | 19 | 21 |
| Repaired/Deleted Items: | 0 | 0 | 0 |
| Pending Letters: | 3 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 0 | 0 | 0 |

Percent Complete (Repaired or Deleted): 0% 0% 0%

Processor 48
11/9/2016 4:07:12 AM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (41).

Number of Deletions: 41
Number of Repairs: 0
Number of Negative Items: 62

| | Equifax | Experian | TransUnion |
|-------------------------|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 21 | 19 | 21 |
| Repaired/Deleted Items: | 41 | 11 | 15 |
| Pending Letters: | 1 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 1 | 1 | 1 |

Percent Complete (Repaired or Deleted): 68% 57% 71%



Report As Of: 8/2016

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

| | | |
|----------|---------|------------|
| Experian | Equifax | TransUnion |
| 475 | 485 | 491 |

Report As Of: 12/2016

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

| | | |
|----------|---------|------------|
| Experian | Equifax | TransUnion |
| 563 | 573 | 567 |

41 of 52 negative items deleted in one 30 day cycle!!

Experian +88 Point Increase

Equifax +88 Point Increase

Transunion +76 Point Increase

+252 Point Increase

9/19/2016 2:43:23 PM

We have sent out a round of letters to print on your client's behalf today. Please send a request to [redacted] if you would like us to process the next round or mid round updates before the next round of disputes are due. Thank you!

Here are your client's statistics:
 Total # of Items: 14
 Total # of Accounts: 4
 Total # of Collections: 5
 Total # of Public Records: 4
 Total # of Inquiries: 0

| | Equifax | Experian | TransUnion |
|-------------------------|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 11 | 9 | 9 |
| Repaired/Deleted Items: | 0 | 0 | 0 |
| Pending Letters: | 1 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 0 | 0 | 0 |

Percent Complete: (Repaired or Deleted) 0% 0% 0%

Processor S1
11/7/2016 1:53:34 PM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (15).

Number of Deletions: 15
 Number of Repairs: 0
 Number of Negative Items: 29

| | Equifax | Experian | TransUnion |
|-------------------------|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 11 | 9 | 9 |
| Repaired/Deleted Items: | 1 | 1 | 1 |
| Pending Letters: | 1 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 1 | 1 | 1 |

Percent Complete: (Repaired or Deleted) 72% 11% 66%

Report As Of: 8/22/2016

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

| | | |
|------------|------------|------------|
| Experian | Equifax | TransUnion |
| 585 | 573 | 550 |

Report As Of: 10/20/16

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

| | | |
|------------|------------|------------|
| Experian | Equifax | TransUnion |
| 624 | 613 | 620 |

15 of 29 negative items deleted in one 30 day cycle!!

Experian +39 Point Increase

Equifax +40 Point Increase

Transunion+70 Point Increase

+149 Point Increase

Here are your client's statistics:
 Total # of Items: 15
 Total # of Accounts: 13
 Total # of Collections: 2
 Total # of Public Records: 0
 Total # of Inquiries: 0

| | Equifax | Experian | TransUnion |
|-------------------------|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 4 | 2 | 0 |
| Repaired/Deleted Items: | 0 | 0 | 0 |
| Pending Letters: | 0 | 0 | 0 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 0 | 0 | 0 |

Percent Complete: (Repaired or Deleted) 0% 0% 0%

Processor 36
6/27/2016 3:17:55 PM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (12).

Number of Deletions: 12
 Number of Repairs: 0
 Number of Negative Items: 15

| | Equifax | Experian | TransUnion |
|-------------------------|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 4 | 2 | 0 |
| Repaired/Deleted Items: | 4 | 2 | 0 |
| Pending Letters: | 0 | 0 | 0 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 1 | 1 | 1 |

Percent Complete: (Repaired or Deleted) 100% 100% 66%

Report As Of: 3/10/2016

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

| | | |
|------------|------------|------------|
| Experian | Equifax | TransUnion |
| 608 | 602 | 616 |

Report As Of: 6/12/2016

Credit Score

Your Credit Score is a numerical representation of your credit worthiness that is used by most lenders and credit card issuers. Remember, Experian, Equifax, and TransUnion has its own set of data in your credit file. That's why Credit Scores may vary between bureaus.

| | | |
|------------|------------|------------|
| Experian | Equifax | TransUnion |
| 643 | 647 | 715 |

12 of 15 negative items deleted in one 120 days!!

Experian +35 Point Increase

Equifax +45 Point Increase

Transunion +101 Point Increase

+181 Point Increase

Processor 42
8/21/2016 8:43:07 PM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (0).

Number of Deletions: 0
Number of Repairs: 0
Number of Negative Items: 56

| | Equifax | Experian | TransUnion |
|---|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 23 | 15 | 20 |
| Repaired/Deleted Items: | 0 | 0 | 0 |
| Pending Letters: | 1 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 1 | 1 | 1 |
| Percent Complete (Repaired or Deleted): | 0% | 0% | 0% |

Processor 52
10/24/2016 4:03:05 PM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (16).

Number of Deletions: 42
Number of Repairs: 5
Number of Negative Items: 63

| | Equifax | Experian | TransUnion |
|---|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 22 | 10 | 22 |
| Repaired/Deleted Items: | 19 | 11 | 17 |
| Pending Letters: | 1 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 9 | 6 | 9 |
| Percent Complete (Repaired or Deleted): | 86% | 57% | 77% |

42 of 63 negative items deleted in 4 months

Processor 52
10/25/2016 12:47:13 PM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (17).

Number of Deletions: 17
Number of Repairs: 3
Number of Negative Items: 48

| | Equifax | Experian | TransUnion |
|---|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 19 | 10 | 20 |
| Repaired/Deleted Items: | 6 | 10 | 10 |
| Pending Letters: | 1 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 1 | 1 | 1 |
| Percent Complete (Repaired or Deleted): | 50% | 10% | 50% |

Processor 52
10/25/2016 12:47:13 PM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (17).

Number of Deletions: 17
Number of Repairs: 3
Number of Negative Items: 48

| | Equifax | Experian | TransUnion |
|---|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 19 | 10 | 20 |
| Repaired/Deleted Items: | 6 | 10 | 10 |
| Pending Letters: | 1 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 1 | 1 | 1 |
| Percent Complete (Repaired or Deleted): | 50% | 10% | 50% |

20 of 40 negative items deleted in 1 month

Processor 47
10/4/2016 9:41:02 AM

We have sent out a round of letters to print on your client's behalf today. Please send a request to [\[redacted\]](#) if you would like us to process the next round or mid round updates before the next round of disputes are due. Thank you!

Here are your client's statistics:
Total # of Items: 43
Total # of Accounts: 24
Total # of Collections: 19
Total # of Public Records: 0
Total # of Inquiries: 0

| | Equifax | Experian | TransUnion |
|---|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 19 | 13 | 30 |
| Repaired/Deleted Items: | 0 | 0 | 0 |
| Pending Letters: | 0 | 0 | 0 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 0 | 0 | 0 |
| Percent Complete (Repaired or Deleted): | 0% | 0% | 0% |

Processor 48
11/22/2016 9:39:35 AM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (22).

Number of Deletions: 22
Number of Repairs: 0
Number of Negative Items: 53

| | Equifax | Experian | TransUnion |
|---|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 21 | 14 | 18 |
| Repaired/Deleted Items: | 11 | 3 | 6 |
| Pending Letters: | 1 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 1 | 1 | 1 |
| Percent Complete (Repaired or Deleted): | 52% | 21% | 44% |

22 of 53 negative items deleted in 1 month

Processor 47
10/5/2016 10:31:07 AM

We have sent out a round of letters to print on your client's behalf today. Please send a request to [\[redacted\]](#) if you would like us to process the next round or mid round updates before the next round of disputes are due. Thank you!

Here are your client's statistics:
Total # of Items: 73
Total # of Accounts: 38
Total # of Collections: 28
Total # of Public Records: 7
Total # of Inquiries: 0

| | Equifax | Experian | TransUnion |
|---|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 27 | 26 | 29 |
| Repaired/Deleted Items: | 0 | 0 | 0 |
| Pending Letters: | 0 | 0 | 0 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 0 | 0 | 0 |
| Percent Complete (Repaired or Deleted): | 0% | 0% | 0% |

Processor 48
11/22/2016 9:56:24 AM

Here are the results for your client from the last round of letters.

Total number of items deleted in the last 30 days (37).

Number of Deletions: 37
Number of Repairs: 0
Number of Negative Items: 86

| | Equifax | Experian | TransUnion |
|---|---------|----------|------------|
| Total Positive Items: | 0 | 0 | 0 |
| Total Negative Items: | 28 | 29 | 29 |
| Repaired/Deleted Items: | 13 | 3 | 12 |
| Pending Letters: | 1 | 1 | 1 |
| Active Letters: | 0 | 0 | 0 |
| Completed Letters: | 1 | 1 | 1 |
| Percent Complete (Repaired or Deleted): | 46% | 24% | 58% |

37 of 86 negative items deleted in 1 month

03/14/2014 TransUnion

PN001000023 000001 16022723
[Barcode]

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you if you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaq>.

Investigation Results

| ITEM | DESCRIPTION | RESULTS |
|----------------------------|-------------|---------------------|
| PAID CIVIL JUDGMENT | [REDACTED] | NO LONGER ON FILE |
| CAPITAL ONE BANK USA NA | [REDACTED] | NO LONGER ON FILE |
| CAPITAL ONE BANK USA NA | [REDACTED] | NO LONGER ON FILE |
| EMPOWERED RECOVERY COMPANY | [REDACTED] | NO LONGER ON FILE |
| FOCUS RECEIVABLES MANAGE | [REDACTED] | NO LONGER ON FILE |
| HILCREST DAVIDSON AND A | [REDACTED] | VERIFIED, NO CHANGE |
| MURKICE NAME | [REDACTED] | NO LONGER ON FILE |
| SALLIE MAE | [REDACTED] | NO LONGER ON FILE |

P 000001 000 0000 000000 01

03/13/2014 TransUnion

PN001000023 000001 16022723
[Barcode]

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaq>.

Investigation Results

| ITEM | DESCRIPTION | RESULTS |
|-------------------------|-------------|---------|
| AMERICA'S SERVING CO | [REDACTED] | DELETED |
| AURORA BANK FS# | [REDACTED] | DELETED |
| BAC HOME LOANS SERV LP | [REDACTED] | DELETED |
| CAPITAL ONE BANK USA NA | [REDACTED] | DELETED |
| CAPITAL ONE BANK USA NA | [REDACTED] | DELETED |
| OTMORTGAGE INC | [REDACTED] | DELETED |
| DISH/WACYS | [REDACTED] | DELETED |
| DSNB/WACYS | [REDACTED] | DELETED |
| NEW CENTURY MORTGAGE | [REDACTED] | DELETED |
| OWEN LOAN SVCS LLC | [REDACTED] | DELETED |

P 000001 000 0000 000000 01

February 24, 2014



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

[Barcode]



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. 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 re-investigation, such as an identity theft report or letters from credit grantors.

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.

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 records, the last 4 digits of your credit account number(s) have been replaced by *.)

- *** We have researched the credit account, Account # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Sallie Mae, PO Box 9500, Wilkes-Barre, PA 18712-6500**
- *** We have researched the collection account, Account # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Empowered Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547 Phone: (904) 680-2591**
- *** We have reviewed the inquiry information for Real Page Inc. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Real Page Inc, 4000 International Parkway Ste 10, Carrollton, TX 75007-1951**
- *** We have researched the credit account, Account # [REDACTED]. The results are: This item has been deleted from the credit file. Historical account information was deleted from this account. If you have additional questions about this item please contact: **Capital One, PO Box 30281, Salt Lake City, UT 84130-0281**
- *** We have researched the credit account, Account # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Merrill Bank, PO Box 6201, Old Bridge, NY 11804-6001**
- *** We have researched the collection account, Account # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **FOCUS Receivables Management, marketta, 1130 Northchase Parkway SE Ste 15, Marietta, GA 30067-6420**
- *** We have reviewed the judgment information, Case or ID # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Montgomery Cty, 2251 Shady Grove Rd, GAITHERSBURG, MD 20850-0100**
- *** We have reviewed the inquiry information for Credco. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: **Credco, PO Box 609124, San Diego, CA 92160-6124 Phone: (602) 623-0233**

03/25/2014 TransUnion

PN001000023 000001 16022723
[Barcode]

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaq>.

Investigation Results

| ITEM | DESCRIPTION | RESULTS |
|-------------------------|-------------|---------|
| OTI RESIDENTIAL LENDING | [REDACTED] | DELETED |
| FARFIELD ACCEPTANCE | [REDACTED] | DELETED |
| HSC BANK | [REDACTED] | DELETED |
| HSC BANK | [REDACTED] | DELETED |
| LVNY RINGING LLC | [REDACTED] | DELETED |
| OWEN LOAN SERVING LLC | [REDACTED] | DELETED |

P 000001 000 0000 000000 01

Dispute results

About our dispute process

The summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The Federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with each information and the telephone number, if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report.

Remains - This item was not changed as a result of our processing of your dispute.

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you.

Processed - This item was either updated or deleted; review this report to learn its outcome.

What's your credit score?
Find out by ordering your **ValueScore®** from Experian for only \$7.95. To order, call 1-888-322-5563.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Credit Center") that reports your payment history to us. If so, those names, display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Results
We have completed the processing of your dispute(s). Here are the results:

| Credit Item | Outcome |
|-----------------|---------|
| CAP ONE | Deleted |
| CAP ONE | Deleted |
| MCYDSB | Deleted |
| MCYDSB | Deleted |
| AURORA BANK FSB | Deleted |
| NCO FIN06 | Deleted |
| NCO FIN06 | Deleted |

008948127



Credit items continued

| Credit Item | Outcome |
|------------------------|---------|
| NCO FIN03 | Deleted |
| NCO FIN06 | Deleted |
| WELLS FARGO HM MORTGAG | Deleted |
| CITIMORTGAGE INC | Deleted |
| AMERICAS SERVICING CO | Deleted |
| BANK OF AMERICA, N.A. | Deleted |
| OWEN LOAN SERVICING | Deleted |

Visit experian.com/status to check the status of your pending disputes at any time.

008948127

P.O. Box 105069
Atlanta, GA 30348

June 14, 2014



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

30000001 F02C061514228742000001 000005

[REDACTED] 15-9727

Dear [REDACTED]

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. 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 investigation, such as an identity theft report or letters from credit grantors.

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.

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 X)

- >>> We have researched the credit account, Account # [REDACTED]. The results are: We 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: Macy's/LeNo, PO Box 17799, Clearwater, FL 33762-0799
- >>> We have researched the credit account, Account # [REDACTED]. The results are: We 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: Wells Fargo Home Mortgage, PO Box 10335, DES MOINES, IA 50308-0335 Phone: (800) 288-3212
- >>> We have researched the credit account, Account # [REDACTED]. The results are: We verified that this item belongs to you. If you have additional questions about this item please contact: Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110 Phone: (800) 451-6362
- >>> We have researched the credit account, Account # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Hsbk Bank, PO Box 8, Buffalo, NY 14240-0009 Phone: (888) 355-6916
- >>> We have researched the credit account, Account # [REDACTED]. The results are: We 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: America's Servicing, 8480 Stagecoach Cir, Frederick, MD 21701-4747 Phone: (800) 842-7654
- >>> We have researched the credit account, Account # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: SN Servicing Corp., 323 5th St, Eureka, CA 95501-0205 Phone: (707) 445-9883
- >>> We have researched the credit account, Account # [REDACTED]. The results are: We verified that this item belongs to you. If you have additional questions about this item please contact: Fairfield Resorts, Inc., 10750 W Charleston Blvd, Las Vegas, NV 89135-1048 Phone: (702) 304-4217

P.O. Box 105069
Atlanta, GA 30348

April 2, 2014



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

001670516-240

[REDACTED] 727

Dear [REDACTED]

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. 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 investigation, such as an identity theft report or letters from credit grantors.

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.

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 X)

- >>> We have researched the credit account, Account # [REDACTED]. 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 30281, Salt Lake City, UT 84130-0281
- >>> We have researched the credit account, Account # [REDACTED]. The results are: We 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: America's Servicing, 8480 Stagecoach Cir, Frederick, MD 21701-4747 Phone: (800) 842-7654
- >>> We have researched the credit account, Account # [REDACTED]. The results are: We verified that this item belongs to you. If you have additional questions about this item please contact: Owen Loan Servicing, LLC, Attn: Research Dept, 12650 Ingenuity Dr, Orlando, FL 32826-2702 Phone: (800) 746-2926
- >>> We have researched the credit account, Account # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Aurora Loan Services, Inc, 601 5th Ave, Scottsbluff, NE 69361-3581 Phone: (308) 635-2500
- >>> We have reviewed your concerns and our conclusions are: The disputed accounts NCO # [REDACTED], NCO # [REDACTED], NCO # [REDACTED] are currently not reporting on the Equifax credit file.
- >>> We have researched the credit account, Account # [REDACTED]. The results are: This item has been deleted from the credit file. If you have additional questions about this item please contact: Citi Residential Lending, 305 City Pkwy W, Orange, CA 92668-2926 Phone: (714) 634-2474
- >>> We have researched the credit account, Account # [REDACTED]. The results are: We 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: Wells Fargo Home Mortgage, PO Box 10335, DES MOINES, IA 50308-0335 Phone: (800) 288-3212

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