

P.O. Box 105069  
Atlanta, GA 30348

April 11, 2017

**EQUIFAX**



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

002530435-3341

921 Brookridge Dr  
Fayetteville, NC 28314-5309

## How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- \* If an item states "**Deleted**", we have removed it from your credit report and taken steps so it does not reappear.
- \* If an item states "**Verified as Reported**", the reporting company has certified it is reporting accurately.
- \* If an item states "**Updated**", we have updated one or more fields on the item based on information received from the reporting company.

### **Results Of Your Investigation** (For your security, the last 4 digits of your credit account number(s) have been replaced by \*)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 inquiry information for Mariner Finance. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Mariner Finance, 6107b Yadkin Rd, Fayetteville, NC 28303-2650**

>>> **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 Onemain Financial. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Onemain Financial, 1333 Scotland Crossing Dr, Laurinburg, NC 28352-5414**

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

The disputed inquiries allyfinanc 04102015, nat I fin 10282016, cap one AF 04102015 and chase auto 04102015 are Currently not reporting on the Equifax credit file. The additional disputed inquiries are not currently reporting on the credit file.

>>> **We have reviewed the inquiry information for Mariner Finance. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Mariner Finance, 6107b Yadkin Rd, Fayetteville, NC 28303-2650**

### **Answers To Your Questions**

\* **In reference to your question regarding inquiries:**

Inquiries contain information about companies that have requested and/or viewed your credit report information typically within the last two years. As you review inquiries on your Equifax credit file, consider the following:

- \* A third party may access your Equifax credit file to assist in the underwriting of your request for credit. This is often the case when you request a retail store credit account, or when you apply for some mortgage products;
- \* If you apply to have certain services, such as utilities (gas, electricity, water, etc.), phone service, or home security, your application, whether verbal or in writing, generally allows the company to make a credit inquiry; and
- \* A signed application or an affirmative consent to pull credit is not required for a company to pull credit if you have indicated you are applying for credit (This does not apply to Vermont residents, who must provide affirmative consent.).

Additionally, there are inquiries that only you can see on your Equifax credit file and that do not impact your credit score. The following are examples:

- \* An account review inquiry by a company with which you have a loan/credit account;
- \* A collection inquiry by a company with whom you do business or a company that has purchased your account or been assigned the collection of your account;
- \* An inquiry by a company for the purposes of investing in a loan portfolio or purchasing your account or the servicing of it; and
- \* A promotional inquiry by a company, but only if they find you qualify for, and you are made, a firm offer of credit or insurance.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Visit us at [www.equifax.com/CreditReportAssistance](http://www.equifax.com/CreditReportAssistance) or Call us at 866-349-5186.