

September 20, 2016



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

002351494-12337

7213 Madison Dr
Atlanta, GA 30346-2454

Dear Desiree T Ingram:

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Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

>>> **We have reviewed the inquiry information for Universal Credit Services. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Universal Credit Services, PO Box 282-B, 201 Marple Ave, Clifton Heights, PA 19018-2414 Phone: (800) 358-8442**

>>> **We have reviewed the inquiry information for Chase Card. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Chase Card, PO Box 15298, Wilmington, DE 19850-5298 Phone: (800) 432-3117**

>>> **We have reviewed the inquiry information for Discover Bank. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Discover Bank, 2500 Lake Cook Rd, Post Screen (risk), Riverwoods, IL 60015-3851 Phone: (800) 347-2683**

>>> **We have reviewed the inquiry information for Sterling. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Sterling, 375 GHENT Rd # 10, Fairlawn, OH 44333-4601 Phone: (800) 877-8169**

>>> **We have reviewed the inquiry information for ELAN Financial Services. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **ELAN Financial Services, 4325 17th Ave S, FG-ND-S1ai, FARGO, ND 58125-6200 Phone: (800) 558-3424**

>>> **We have reviewed the inquiry information for Chase Card. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Chase Card, PO Box 15298, Wilmington, DE 19850-5298 Phone: (800) 432-3117**

>>> **We have reviewed the inquiry information for Chase Card. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Chase Card, PO Box 15298, Wilmington, DE 19850-5298 Phone: (800) 432-3117**

>>> **We have reviewed the inquiry information for Capital One Bank USA Na. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Capital One Bank USA Na, PO Box 30281, Salt Lake City, UT 84130-0281 Phone: (800) 695-6950**

Results Of Your Investigation - Continued

>>> **We have reviewed the inquiry information for Chase Card. 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: **Chase Card, PO Box 15298, Wilmington, DE 19850-5298 Phone: (800) 432-3117**

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

The disputed inquiries credit technologies dated 09 23 2016 and real page inc dated 09 14 2014 are currently not Reporting on the Equifax credit file.

>>> **We have reviewed the inquiry information for FIA/CS. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **FIA/CS, PO Box 982238, EL Paso, TX 79998-2238 Phone: (800) 421-2110**

>>> **We have reviewed the inquiry information for Premium MTGE Serv DBA Premium. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Premium MTGE Serv DBA Premium, 9594 NW 41st St Ste 205, Doral, FL 33178-2909**

>>> **We have reviewed the inquiry information for Regions Bank. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Regions Bank, Credit Information Dept, PO Box 10063, Birmingham, AL 35202-0063 Phone: (800) 289-6710**

>>> **We have reviewed the inquiry information for Alliant Credit Union. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Alliant Credit Union, 11545 W Touhy Ave, Chicago, IL 60666-5000**

>>> **We have reviewed the inquiry information for Alliant Credit Union. The results are:** ND inquiries are known as SOFT inquiries and are not seen by the creditors. They would indicate that the consumer Had initiated contact with Equifax. If you have additional questions about this item please contact: **Alliant Credit Union, 11545 W Touhy Ave, DDA, Chicago, IL 60666-5000**

>>> **We have reviewed the inquiry information for Pentagon FCU. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Pentagon FCU, PO Box 1432, Forest Glen, Alexandria, VA 22313-1432**

Get Informed. Be empowered.

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 or Call us at 866-349-5186.