

FEB 21 2013



If you have received a credit report disclosure from TransUnion in the past, you will notice that we have changed the format to make it easier to review and understand your credit information. Please see the "Important Information Concerning Your TransUnion Credit Report" section for details about your credit report. You also may see that TransUnion has enriched your credit report with additional personal and financial information not previously retained in our production database. This data can enable you and your creditors to see a more complete picture of how you have managed your credit over time.

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/consumerfaqs>.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
COMMONWEALTH FIN SYSTEMS	#	DELETED
NCO FINANCIAL	#	DELETED
PINNACLE FINANCIAL GROUP	#	DELETED
PINNACLE FINANCIAL GROUP	# *	DELETED
STATE COLLECTION SVC	# *	DELETED
STATE COLLECTION SVC	#	DELETED



FEB 06 2013

SHEILA RENEE YOUNG  
2819 STEELHEAD DR  
HOUSTON, TX 77045-2523

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ITEM	DESCRIPTION	RESULTS
FIRST PREMIER BANK	# ***	DELETED
HSBC BANK	# ***	DELETED
HSBC BANK	# *	DELETED
LVNV FUNDING LLC	# **	DELETED





Scan this with your smartphone's QR Reader to find out about an exciting offer from TransUnion.

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PERSONAL INFORMATION		NEW INFORMATION BELOW
CHASE BANK USA NA	#	DELETED
CMRE FINANCIAL	#	DELETED
CMRE FINANCIAL	#	DELETED
CMRE FINANCIAL	#	DELETED
CREDIT COLLECTION SERVIC	#	NEW INFORMATION BELOW
ENHANCED RECOVERY COMPAN	#	NO LONGER ON FILE
EXPLORER INSURANCE	#	NEW INFORMATION BELOW
JEFFERSON CAPITAL SYSTEM	#	DELETED



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PERSONAL INFORMATION		NEW INFORMATION BELOW
CAPITAL ONE BANK USA NA	# 4	NEW INFORMATION BELOW
CENTRAL FINANCE CONTROL	#	DELETED
CENTRAL FINANCE CONTROL	#	DELETED
CONVERGENT OUTSOURCING	#	DELETED
ENHANCED RECOVERY COMPAN	#	DELETED
EDS CCA	#	VERIFIED, NO CHANGE
FROST ARNETT COLLECTION	#	DELETED
FROST ARNETT COLLECTION	#	NO LONGER ON FILE

JUL 11 2012



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### Investigation Results

ITEM	DESCRIPTION	RESULTS
CIVIL JUDGMENT	DOCKET#	VERIFIED, NO CHANGE
PAID TAX LIEN	DOCKET#	VERIFIED, NO CHANGE
AMERICAN ADJUSTMENT BUREAU	#	DELETED
AMERICAN HOME MORTGAGE	#	NEW INFORMATION BELOW
CAPITAL ONE BANK USA NA	#	DELETED
HSBC BANK	#	DELETED
HSBC BANK	#	DELETED
IMMEDIATE CREDIT RECOVER	#	DELETED
INNY FUNDING LLC	#	DELETED

APR 03 2012



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P.O. Box 2000  
Chester, PA 19022-2000

JAN 16 2013

01/09/2013 TransUnion.



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ITEM	DESCRIPTION	RESULTS
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FEDERAL TAX LIEN	DOCKET#	DELETED
FEDERAL TAX LIEN	DOCKET#	VERIFIED, NO CHANGE
FEDERAL TAX LIEN	DOCKET#	DELETED
ADJUSTABLE RATE MORTGAGE	PUBLIC RECORD	DELETED
CAPITAL ONE BANK USA NA	#	DELETED