

June 11, 2008



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

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Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)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 judgement information. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Cook Cty Circuit CT, Chicago, IL 60602**

>>> **We have reviewed the identification information. The results are:** Your name has been updated. You may

>>> **We have reviewed the judgement information. The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Cook Cty District C Chicago, IL 60602**

>>> **We have researched the credit account. Account # - AF** * **The results are:** Equifax 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: **Arrow Financial Services L, 5996 W Touhy Ave, NILES, IL 60714-4610**

>>> **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 30281, Salt Lake City, UT 84130-0281**

>>> **We have researched the credit account. Account # - 21** * **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Kohls, Sn56 W 17000 Ridgewood Dri, Menomonee Falls, WI 53051 Phc**

>>> **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: **Pinnacle Credit Services L, PO Box 640, Hopkins, MN 55343-0640**

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

The following disputed items are currently not reporting on the Equifax credit file bank first 4045228000443800, Chase 4444003095454732, hsbc bank 5458004567035835 and assoc citi 541931059634. 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.

Thank you for giving Equifax the opportunity to serve you.