



SPRINGVILLE, UT 84663

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Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

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 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 one year for any other purpose.

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

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

Investigation Results

ITEM	DESCRIPTION	RESULTS
CAPITAL ONE AUTO FINANCE		VERIFIED, NO CHANGE
ZIONS BANK		DELETED
MOUNTAIN LAND COLLECTION		DELETED
BONNEVILLE COLLECTIONS		DELETED
IHC HEALTH SERVICES		NEW INFORMATION BELOW
COUNTY OF ELKO		DELETED
FAR WEST BANK		DELETED
CHILD SUPPORT DIVISION		DELETED
GEMB/MERVYN		DELETED
CAPITAL ONE SERVICES		NEW INFORMATION BELOW
R.C WILLEY		NEW INFORMATION BELOW
ONYX ACCEPTANCE CORP		NEW INFORMATION BELOW
OCWEN LOAN SVCG LLC		NEW INFORMATION BELOW
PRESTIGE FINANCIAL SVCS		DELETED
DISCOVER FINCL SVC LLC		NEW INFORMATION BELOW
CITIBANK CBSD NA		NEW INFORMATION BELOW
CHAPTER 7 BANKRUPTCY DISCHARGED		NEW INFORMATION BELOW

Any corrections to your identification requested by you have been made, and are