

# EQUIFAX

CREDIT FILE : April 22, 2010

Confirmation # [REDACTED]

Dear [REDACTED]

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.

You may contact Equifax regarding the specific information contain in this letter within the next 60 days by visiting us at [www.investigate.equifax.com](http://www.investigate.equifax.com) or by calling a Customer Representative at (888) 884-9042 from 9:00am to 5:00pm Monday-Friday in your time zone. If you want to request a free copy of the Equifax credit file you can call our toll free number at (877) 576-5766.

Thank you for giving Equifax the opportunity to serve you.

## The Results Of Our Reinvestigation

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

The disputed chase account number [REDACTED] and palisades collect account number [REDACTED] are Currently not reporting on your credit file. Once an acct has been opened, the acct may appear on the credit file for 7 or 10 years from the date of last activity.

## Public Record Information (This section includes public record items obtained from local, state and federal courts.)

>>> **We have reviewed the judgement information. Case or ID # - [REDACTED] The results are:** This item has been **deleted** from the credit file. If you have additional questions about this item please contact: [REDACTED]

## Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by \*) (This section includes open and closed accounts reported by credit grantors)

Account History  
Status Code  
Descriptions

1 : 30-59 Days Past Due  
2 : 60-89 Days Past Due  
3 : 90-119 Days Past Due  
4 : 120-149 Days Past Due

5 : 150-179 Days Past Due  
6 : 180 or More Days Past Due  
G : Collection Account  
H : Foreclosure

J : Voluntary Surrender  
K : Repossession  
L : Charge Off

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