

**PARTNERS FINANCIAL SERVICES, INC**

Member/Affiliates

*ACA International, BBB, FAPSC, AAICS,  
NWCCA, HSP, HFMA, AAHAM, SIA, TRANSUNION*

800-926-1303

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www.partners-financial.com

403 Axminister  
Fenton, MO 63026  
Address correction/forwarding requested

November 22, 2011

RE: Dispute Dated 10/27/11w

Acct: [REDACTED]

Dear [REDACTED]

Our offices are in receipt of your dispute and request for verification pursuant 15 U.S.C. § 1681s-2 of the Fair Credit Reporting Act. Please be advised we have contacted our client, [REDACTED], in an effort to provide you with the verification you requested. However, our client has been unable to provide documents to validate the debt as requested at this time. Therefore, we have ceased collection of this account and have returned the account to our client. The original creditor information is shown below.

Additionally, we have requested the account be deleted from any consumer reporting agency files to which we have submitted information. Consumer reporting agencies may take up to 30 days or longer to update consumer reports and this is beyond our control.

Should you have any questions regarding this matter please feel free to contact us at the number listed below.

Very truly yours,

Client Services  
800-926-1303

Original Creditor  
[REDACTED]