

EQUIFAX

CREDIT FILE : April 6, 2011

Confirmation # 1095039942

Dear Elana A Laham:

Your request for Equifax to reinvestigate certain items of your credit file is now complete.

Below are your results and a report of your credit file revised, as applicable, as a result of the reinvestigation. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> **We have reviewed the current address. The results are:** Please be advised that your current address is reporting correctly on your credit file. **530 Burnett Ave N Apt 10 Renton WA 98057**

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

Please be advised that consumer statement is reporting correctly on the Equifax credit file.

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> **We have researched the collection account. Account # - 3205539. The results are:** Equifax verified that this item belongs to you. Equifax has verified that this item has been reported correctly. If you have additional questions about this item please contact: **Fair Collections & Outsour, 12304 Baltimore Ave Ste E, Beltsville MD 20705-1314 Phone: (240) 374-5400**

Fair Collections & Outsourcing; Collection Reported 04/2011; Assigned 11/2006; Creditor Class - Rental/Leasing; Client - Sonterra at Foothill Ranch; Amount - \$307 ; Status as of 04/2011 - Unpaid; Date of 1st Delinquency 12/2004; Balance as of 04/2011 - \$307 ; Shared, But Otherwise Undesignated; Account # - 3205539; **Address:** 12304 Baltimore Ave Ste E Beltsville MD 20705-1314 : (240) 374-5451

Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

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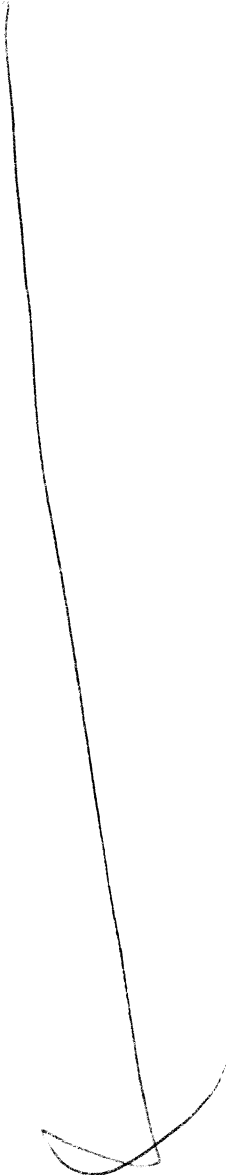


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Elana A Laham
530 Burnett Ave N Apt 10
Renton, WA 98057-5444

P. O. Box 105518
Atlanta, GA 30348

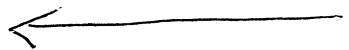
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(End Of Report)

