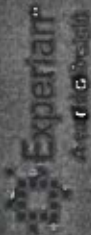


Prepared for: [REDACTED]  
Date: October 20, 2014  
Report number: [REDACTED]



### Dispute results

#### About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

- The federal Fair Credit Reporting Act provides that you may:
  - request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
  - add a statement disputing the accuracy or completeness of the information; and
  - request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

#### How to read your results

- Deleted** - This item was removed from your credit report
- Remains** - This item was not changed as a result of our processing of your dispute
- Updated** - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you
- Processed** - This item was either updated or deleted; review this report to learn its outcome

#### Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
CONVERGENT OUTSOURCING 47877043	Deleted
CITI 461422001453....	Updated
VERIZON WIRELESS 8712067700....	Updated
FOCUS RECEIVABLES MANA 20008647	Deleted

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

#### What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

Prepared for: DAVID PAUNDAL SCORNY  
Date: August 28, 2014  
Report number: 0271249193

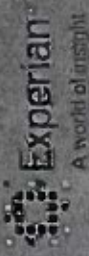


Credit items continued	Outcome
TARGET NB 435297674228....	Updated
AFNI, INC. 1037331932	Deleted
CHASE 418586187994....	Updated
MEDCAH INC 1924488	Remains
NATIONAL RECOVERY AGEN 1353141	Deleted

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time



Prepared for: JENNIFER J. GENE ALLEN  
Date: July 22, 2014



### Dispute results

#### About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

#### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item was not changed as a result of our processing of your dispute

**Updated** - A change was made to this item;

review this report to view the change. If

ownership of the item was disputed, then it was verified as belonging to you

**Processed** - This item was either updated or deleted; review this report to learn its outcome

#### Results

We have completed the processing of your dispute(s). Here are the results:

Credit Items	Outcome
CAP ONE 517805958000....	Updated
DIVERSIFIED CONSULTANT 22289447	Deleted
SPRINGLEAF FINANCIAL S 406169905396....	Deleted
WELLS FARGO BANK 5029759181989....	Updated
CAP ONE 512025500926....	Deleted

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

#### What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental or behavioral health or condition). Although we generally collect such information, it could be the name of a doctor (i.e. "Cancer Care") reports your pay to us. If so, those reports on your reports to other only as MEDIC DATA. Consult included on your request that or information others.

~~XXXXXXXXXX~~  
Date: June 30, 2014  
~~XXXXXXXXXX~~



### Dispute results

#### About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

- The federal Fair Credit Reporting Act provides that you may:
  - request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
  - add a statement disputing the accuracy or completeness of the information; and
  - request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

#### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item was not changed as a result of our processing of your dispute

**Updated** - A change was made to this item; review this report to view the change. If

ownership of the item was disputed, then it was verified as belonging to you

**Processed** - This item was either updated or deleted; review this report to learn its outcome

#### Results

We have completed the processing of your dispute(s). Here are the results:

#### Public records

US BKPT CT NC  
GREENSBORO  
078131....

Outcome  
Processed

#### Credit items

QUANTUM SERVICING  
CORP  
530500006....

Outcome  
Deleted

CREDIT FINANCIAL SERVI  
568336

Deleted

OPTIMUM OUTCOMES INC  
5869727

Deleted

OPTIMUM OUTCOMES INC  
5870779

Deleted

OPTIMUM OUTCOMES INC  
61653731

Deleted

#### What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



Prepared for: [REDACTED]  
Date: June 30, 2014  
Report number: [REDACTED]



Credit items continued	Outcome	Credit items continued	Outcome
OPTIMUM OUTCOMES INC 61053732	Deleted	US DEPT OF EDUCATION 70000181277....	Updated
OPTIMUM OUTCOMES INC 64030921	Deleted	US DEPT OF EDUCATION 70000181277....	Updated
OPTIMUM OUTCOMES INC 69030645	Deleted	FRANKLIN CREDIT MNGMNT 100000....	Updated
OPTIMUM OUTCOMES INC 69030817	Deleted	Visit experian.com/status to check the status of your pending disputes at any time	
OPTIMUM OUTCOMES INC 69030889	Deleted		
OPTIMUM OUTCOMES INC 69031064	Deleted		
OPTIMUM OUTCOMES INC 69031098	Deleted		
OPTIMUM OUTCOMES INC 69278266	Deleted		
US DEPT OF EDUCATION 70000181277 ....	Updated		
US DEPT OF EDUCATION 70000181277 ....	Updated		
US DEPT OF EDUCATION 70000181277 ....	Updated		
US DEPT OF EDUCATION 70000181277 ....	Updated		

Prepared for: [REDACTED]  
 Date: [REDACTED]  
 Report number: [REDACTED]

## Dispute results

### About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item was not changed as a result of our processing of your dispute

**Updated** - A change was made to this item; review this report to view the change. If

ownership of the item was disputed, then it was verified as belonging to you

**Processed** - This item was either updated or deleted; review this report to learn its outcome

### Results

We have completed the processing of your dispute(s). Here are the results:

Public records	Outcome
FULTON COUNTY SPR COURT	Updated
BK2194PG566SQBK....	
Credit items	Outcome
EASTERN ACCOUNT SYSTEM	Updated
00000000025606324	
FIRST PREMIER BANK 517800637808....	Deleted
BK OF AMER 488894099635....	Remains
CAPITAL ONE 517805958000....	Processed
CAPITAL ONE AUTO FINAN 6206213075577 ....	Updated

### What's your credit score?

Find out by ordering your VantageScore® from Experian for only **\$7.95**. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



Prepared for: [REDACTED]  
Date: June 15, 2014  
Report number: [REDACTED]

**Credit items continued**

	Outcome
STELLAR RECOVERY INC 10857326	Deleted
ENHANCED RECOVERY CO L 05808483	Updated
AMERICAN PROFIT REGOVE 871583	Deleted
SPRINGLEAF FINANCIAL S 408199905396....	Updated
SPRINGLEAF FINANCIAL S 408199905396....	Updated
ASSOCIATED CREDIT & CO ACCICAM3009440413	Deleted
L J ROSS ASSOCIATES IN 10540224	Deleted
BK OF AMER 87280....	Updated

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

## Dispute results

### About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

- The federal Fair Credit Reporting Act provides that you may:
  - request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
  - add a statement disputing the accuracy or completeness of the information; and
  - request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item was not changed as a result of our processing of your dispute

**Updated** - A change was made to this item; review this report to view the change. If

ownership of the item was disputed, then it was verified as belonging to you

**Processed** - This item was either updated or deleted; review this report to learn its outcome

### Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
UNITED MORTG & LOAN IN 3082....	Updated
BK OF AMER 43560230075....	Updated
BK OF AMER 549035644999....	Deleted
SYNCB/AMERICAN HONDA 603462300814....	Updated
CAP ONE 480213886857....	Updated
CHASE 9999986....	Updated
CHASE 9999986....	Updated

### What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.



Credit items continued	Outcome
TD BANK USATARGETCREDIT 495287172387....	Processed
HSBC BANK 512025508556....	Deleted
AMERICAS SERVICING CO 106115803....	Updated
WELLS FARGO BANK 5023759181989....	Updated
GUARANTY BANK 907001330....	Processed
ONEWEST BANK 668300234....	Updated

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time