



**CREDIT FILE :  
Confirmation #**



P. O. Box 105518  
Atlanta, GA 30348

Dear

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) 265-8817 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:**

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.

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

>>> **We have researched the collection account. Account**                      **The results are:** Equifax verified that this item belongs to you. Equifax has verified that this item has been reported correctly. If you have documents that release you from this obligation, please forward a copy to us. If you have additional questions about this item please contact: **Collection Company of Amer, 700 Longwater Dr, Norwell MA 02061-1624 Phone: (800) 886-9177**

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(For your security, the last 4 digits of account number(s) have been replaced by \*) (This section includes open and closed accounts reported by credit grantors)

<b>Account History</b>	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
<b>Status Code</b>	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
<b>Descriptions</b>	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **We have researched the credit account. Account #**                      **The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Capital One, PO Box 30281, Salt Lake City UT 84130-0281**

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