

Investigation results

About our dispute verification process

This summary shows the revision(s) made to your credit file as a result of the verification we recently completed. If you still question an item, then you may want to contact the source of the information.

The federal Fair Credit Reporting Act states that you may:

- request a description of how we verified the information, including the business name and address contacted 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 reviewed 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 has been verified as accurate
- 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.
- Reviewed** - This item was either updated or deleted; review this report to learn its outcome

Results

We completed investigating any items you disputed with the sources of the information and processed any other requests you made. Here are the results:

Credit items	Outcome
BALLY TOTAL FITNESS [REDACTED]	Updated
WFNNB/VICTORIAS SECRET [REDACTED]	Deleted
REGION/AMS [REDACTED]	Updated
BK OF AMER [REDACTED]	Remains
BANK OF AMERICA [REDACTED]	Deleted
CITI [REDACTED]	Deleted
GEMB/CITY FURNITURE [REDACTED]	Deleted
CAP ONE [REDACTED]	Remains
SEARS/CBSD [REDACTED]	Updated
WFFNATBANK [REDACTED]	Updated

What's your credit score?

Find out by ordering your VantageScore® from Experian for only \$7.95. To order your VantageScore, 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 in your report, but in 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**

WFNNB/VICTORIAS SECRET *Remains*
[REDACTED]

WEBBANK/DFS *Updated*
[REDACTED]

WELLS FARGO BANK *Deleted*
[REDACTED]

PENTAGROUP FINANCIAL *Updated*
[REDACTED]

RECEIVABLE MANAGEMENT *Deleted*
[REDACTED]

GEMB/CITY FURN *Updated*
[REDACTED]

GEMB/CITY FURN *Deleted*
[REDACTED]

GEMB/CITY FURN *Deleted*
[REDACTED]

WFNNB/NEW YORK & COMPA *Updated*
[REDACTED]

GEMB/JCP *Deleted*
[REDACTED]

CENTRAL FINL CONTROL *Updated*
[REDACTED]

Visit experian.com/status to check the status of your pending disputes at any time





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ISABEL M. GONZALEZ



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of any company we may have contacted for information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.custhelp.com>

Investigation Results

ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		NEW INFORMATION BELOW
BANK OF AMERICA	# [REDACTED]	DELETED
DELL FINANCIAL SERVICES	# [REDACTED]	DELETED
HSBC BANK	# [REDACTED]	DELETED
CENTRAL FINANCE CONTROL	# [REDACTED]	DELETED
REGIONS BANK	# [REDACTED]	DELETED
GEMB/BRANDS MART	# [REDACTED]	DELETED
CITY FURNITURE/GEMB	# [REDACTED]	DELETED
CITY FURNITURE/GEMB	# [REDACTED]	DELETED
CITY FURNITURE/GEMB	# [REDACTED]	DELETED
WELLS FARGO CARD SERVICE	# [REDACTED]	DELETED
CITY FURNITURE/GEMB	# [REDACTED]	DELETED

CBUSA/SEARS	# [REDACTED]	DELETED
GEMB/JCP	# [REDACTED]	NO LONGER ON FILE
WFNNB/VICTORIA'S SECRET	# [REDACTED]	DELETED
WFNNB/NEW YORK & COMPANY	# [REDACTED]	NEW INFORMATION BELOW
WELLS FARGO RETAIL CREDI	# [REDACTED]	DELETED
CBUSA/SEARS	# [REDACTED]	DELETED
CAPITAL ONE BANK USA NA	# [REDACTED]	DELETED
REGIONS BK DBA AMSOUTH	# [REDACTED]	DELETED
BANK OF AMERICA	# [REDACTED]	DELETED
APPLIED BANK	# [REDACTED]	DELETED
BALLY TOTAL FITNESS	# [REDACTED]	VERIFIED, NO CHANGE
APPLIED BANK	# [REDACTED]	DELETED
WFNNB/VICTORIA'S SECRET	# [REDACTED]	DELETED
CITIBANK CBSD NA	# [REDACTED]	DELETED
CAPITAL ONE NATL ASSOC	# [REDACTED]	DELETED

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