

May 23, 2007



To Start An Investigation, Please Visit Us At:
www.investigate.equifax.com

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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.

Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)

>>> **We have reviewed the current address. The results are:** The current address has been added/updated per the information you have supplied. **36 N Montrose St Apt B Vineland NJ 08360**

>>> **We have researched the credit account. Account # - 7498199660* The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Bank of America, PO Box 15026, Wilmington, DE 19850-5026 Phone: (800) 421-2110**

>>> **We have researched the credit account. Account # - 412174174931* The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Capital One,fsb, PO Box 85520, Internal ZIP 12030-0163, Richmond, VA 23285-5520**

>>> **We have researched the credit account. Account # - -194548* The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Gemb/JC Penney, PO Box 981402, EL Paso, TX 79998-1402**

>>> **We have researched the credit account. Account # - 422264763* The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Macys NY/GECC, Macy's/Federated, 9111 Duke Blvd, Mason, OH 45040-8999 Phone: (513) 573-3000**

>>> **We have researched the credit account. Account # - 59794* The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Wffnb/VS, PO Box 182128, Columbus, OH 43218-2128**

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

The account number 300604-020075 is currently not reporting on your Equifax credit file.

If you have any additional questions regarding the information provided to Equifax by the source of any information, please contact the source of that information directly. You may contact Equifax regarding the specific information contained in this letter within the next 60 days by visiting us at www.investigate.equifax.com.

Thank you for giving Equifax the opportunity to serve you.