



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.com/consumerfaqs> .

**Investigation Results**

ITEM	DESCRIPTION	RESULTS
PAID TAX LIEN		DELETED
PAID TAX LIEN		DELETED
STATE TAX LIEN		DELETED
STATE TAX LIEN		DELETED
STATE TAX LIEN		DELETED
BAC HOME LOANS SERV LP		VERIFIED, NO CHANGE
BAYVIEW LOAN SERVICING		NEW INFORMATION BELOW
CONCORD SERVCING CORP		VERIFIED, NO CHANGE
DIRECT LOAN SVC SYSTEM		DELETED

