## Victory Statements from Equifax and Transunion Credit Reporting Agencies

## EQUIFAX

## CREDIT FILE : April 8, 2015 Confirmation #

Dear

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> We have reviewed the current address. The results are: The current address has been added/updated per the information you have supplied. 209 W 2nd St Apt 225 Fort Worth TX 76102

This customer filed her DCS documents in January 2015, and stopped making her monthly payments from then onward. This report came in April 2015. As you can see, it says "Amount Past Due \$0", and "Status – Pays As Agreed".

>>> We have researched the credit account. Account # - The results are: We have verified that this item has been reported correctly. If you have documents that release you from this obligation, please forward a copy to us. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: American Express, PO Box 981537, EL Paso TX 79998-1537 Phone: (800) 874-2717

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In this next one below, a student loan, it says "Date of Last Payment 10/2014", but "Amount Past Due \$0". You could think, "Okay, that's because she paid it off." So see "Balance Amount \$1,513". So it is most definitely NOT paid off! Instead, it says "Status – Paid As Agreed". How

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In conclusion, this is yet more evidence that the pretender lenders and their credit reporting agencies have no answer and no defense to the challenge in our DCS documents. These credit reports provide absolute proof that in just three months, they recognize that they are caught, and they are unwilling to continue lying, saying that the customer's payments are "late", on "loans" that never legally existed in the first place.

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