

# Actual results from real clients!

**Proof that at our experience, expertise and hard work at Intell A Choice  
Works for our clients time after time!**

**P.O. Box105518  
Atlanta, GA 30348**

000524096-6486

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## **Results of your investigation** (For your security, the last 4 digits of your credit account number(s) have been replaced by\*)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 Judgment information. Case or ID # - 4247288 The results are:** This item has been deleted from the credit file.

**>>> We have researched the credit account. Account # - ASSOCIATE-1205 The results are:** This item has been deleted from the credit file.

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

The following accounts are not currently reporting on the Equifax credit file: the MBNA America account number 430302099729 and Washington mutual account number 873.

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](http://www.investigate.equifax.com).

Thank you for giving Equifax the opportunity to serve you.

## **Notice to Consumers**

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Upon receipt of your dispute, we first review and consider the relevant information you have submitted regarding the nature of your dispute. If the review does not resolve your dispute and further investigation is required, notification of your dispute, including the relevant information you submitted, is provided to the source that furnished the disputed information. The source reviews the information provided, conducts an investigation with respect to the disputed information and reports the results back to us. The credit reporting agency then makes deletions or changes to your credit file as appropriate based on the results of the investigation. The name, address and, if any reasonably available the telephone number of the furnisher(s) of the information contacted while processing your dispute(s) is shown under the "Results of Your Investigation" section on the cover letter that accompanies the copy of your revised credit file.

If you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words (two hundred words for Maine residents), explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed.

If the investigation results in a change to or deletion of the information you are concerned about, or you submit a Statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit File to any company that received your credit file in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes

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000520915-6476

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

>>> **We have researched the collection account. 199273 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **RMA, 2675 Breckinridge Blvd. Duluth, GA 30096-4971 Phone (800) 477 1827**

>>> **We have researched the collection account. 34916387 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **CBC National Collections, 236 E Town St. Columbus, OH 43215-4633 Phone: (614) 222-4109**

>>> **We have researched the collection account. 3274043 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Cavalry Investments, 7 Skyline Dr Ste 3 Hawthorne, NY 10532-2162**

>>> **We have researched the collection account. 3274043 The results are:** 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: **RMA –Bellsth-Atlbsm, Office Services – Disputes, Atlanta, GA 30348**

>>> **We have researched the collection account. 3274043 The results are:** Equifax has verified that this item has been reported correctly. Additional information has been provided from the original source regarding this item. 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: **Aames Homes Loan, 350 S Grand Ave 47<sup>th</sup> Fl, Los Angeles, CA 90071-3406 Phone: (323) 210-5000**

>>> **We have researched the collection account. CITIBANK-221\* The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Asset Acceptance Corp., Warren, Mi 48090-2036**

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0005286689-5976

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

>>> **We have researched the collection account. 418043001658896 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Pacific Creditors Assoc, 1799 Portola Ave Ste 4b, Livermore CA 94551-7947 Phone (925) 960-009**

>>> **We have researched the collection account. 418043001610445 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Pacific Creditors Assoc, 1799 Portola Ave Ste 4b, Livermore CA 94551-7947 Phone (925) 960-009**

>>> **We have researched the collection account. 33235360111728 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Merchants Assn Coll- TMPA, 134 S Tampa St, Tampa, FL 33602-5354 Phone: (813) 273- 7811**

>>> **We have researched the collection account. 5458004020000870 The results are** This item has been deleted from the credit file. If you have additional questions about this item please contact: **TX collect, 2101 w Ben White Blvd, Austin, TX 78704-7516**

>>> **We have researched the credit account. 80500051980972 The results are** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Fingerhut Credit Advantage, PO Box 7999, Saint Cloud, MN 56302-7999**

>>> **We have researched the credit account. FINGERHUT -851243\* The results are** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Midland Credit Management, 5775 Roscoe CT, San Diego, CA 92123-1356**

>>> **We have researched the collection account. 545800402000\* The results are:** Equifax has verified that this item has been reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Direct Merchants Bank, PO Box 29468, Phoenix AZ 85038-9468**

>>> **We have researched the credit account. 447948077078\* The results are:** Equifax has verified that this item has been reported correctly. If you have additional questions about this item please contact: **Providian, PO Box 9176, Pleasanton, CA 94566-9176**

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000488957-1430

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>>> **We have reviewed the former address. The results are:** This item has been deleted from the credit file **5152 Sweet Tooth Lane Duluth GA 30097**

>>> **We have researched the collection account. 418043001610445 The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Park Dansan, PO Box 246 Gastonia, NC 28053-0248 Phone (800) 766 1551**

>>> **We have researched the collection account. 2104870484 The results are** This item has been deleted from the credit file. If you have additional questions about this item please contact: **Park Dansan, PO Box 246 Gastonia, NC 28053-0248 Phone (800) 766 1551**

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Thank you for giving Equifax the opportunity to serve you.

Remember your results may vary, they may be better than average or worse than average; there are many contributing factors that play a part in our success while working with your credit situation.

We have removed the Logs and Trademarks owned by each bureau and changed the account numbers to protect our client's identity. The original documents are all real clients and can be viewed by any one in authority to do so.