

October 16, 2012



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



001253293-14555
Ronald G West
7051 5th Ave
Los Angeles, CA 90043-5119

Dear Ronald G West:

Enclosed is a copy of your Equifax credit file. Please review it for any unauthorized accounts or inquiries. If unauthorized information is reporting on your Equifax credit file, you may start an investigation immediately on-line at www.investigate.equifax.com. Using the Internet to initiate an on-line investigation request will expedite the resolution of your concerns. You may also start an investigation by completing and returning the enclosed Research Request Form or by calling the toll free telephone number on the credit file. Please advise us of any documents that may help us in the reinvestigation, such as an identity theft report or letters from credit grantors.

You should contact the credit grantors that are reporting information you believe is fraudulent. Ask them to explain their fraud investigation process, what steps should be taken and how long the process normally takes. Additionally request that they send you a letter or documentation stating the results of the investigation. Upon receipt, forward a copy of that letter to us.

If your ID information, such as driver's license or social security card, was lost or stolen, contact the appropriate issuing agency.

Results Of Your Investigation (For your security, the last 4 digits of your credit account number(s) have been replaced by *)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 credit account. Account # - 601918307245*** **The results are:** We verified that this item belongs to you. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Gecrb/Care Credit, PO Box 965036, Orlando, FL 32896-5036 Phone: (866) 396-8254**

>>> **We have reviewed the inquiry information for Time Warner Cable. The results are:** Inquiries are a factual record of file access. If you believe this was unauthorized, please contact the creditor. If you have additional questions about this item please contact: **Time Warner Cable, 550 Continental Blvd, EL Segundo, CA 90245-5049 Phone: (888) 255-5789**

>>> **We have reviewed the inquiry information for At & T Services Inc. The results are:** Inquiries are a factual record of file access. If you believe this was unauthorized, please contact the creditor. If you have additional questions about this item please contact: **At & T Services Inc, PO Box 2767, Houston, TX 77252-2767 Phone: (866) 718-2011**

>>> **We have researched the credit account. Account # - 488894099204*** **The results are:** We verified that this item belongs to you. If you have additional questions about this item please contact: **Bank of America, P.O. Box 982235, EL Paso, TX 79998-2235**

>>> **We have reviewed the inquiry information for Gecrbpaypalsmartconn. The results are:** Inquiries are a factual record of file access. If you believe this was unauthorized, please contact the creditor. If you have additional questions about this item please contact: **Gecrbpaypalsmartconn, PO Box 981400, EL Paso, TX 79998-1400 Phone: (866) 571-3012**

The FBI Has Named Identity Theft As The Fastest Growing Crime In America.

Protect yourself with Equifax Credit Watch™, a service that monitors your credit file every business day and notifies you within 24 hours of any activity. To order, go to: www.creditwatch.equifax.com

STATE OF CALIFORNIA - Consumer Credit Reporting Agencies Act

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8.00). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires. A security alert may be requested by calling the following toll-free telephone number: 1-800-525-6285. California consumers also have the right to obtain a "security freeze."

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply when you have an existing account and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

A consumer credit reporting agency may not charge a fee to a consumer for placing or removing a security freeze if the consumer is a victim of identity theft and submits a copy of a valid police report or valid Department of Motor Vehicles investigative report. A person 65 years of age or older with proper identification may be charged a fee of no more than \$5.00 for placing, lifting, or removing a security freeze. All other consumers may be charged a fee of no more than \$10.00 for each of these steps.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

- (1) You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.
- (2) Beginning July 1, 2003, you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

To place a security freeze on your Equifax credit report, send your request via mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

The fee to place a security freeze on your credit report is \$10.00. If you are age 65 or older, the fee to place a security freeze on your credit report is \$5.00. If you are a victim of identity theft and you submit a copy of a valid police report or valid Department of Motor Vehicles investigative report that alleges a violation of Section 530.5 of the Penal Code, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Please call 800-685-1111 to learn more about placing a security freeze on your credit report.

Written confirmation of the security freeze will be sent within 10 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or specific period of time.

If you have requested the credit file and not the credit score, you may request and obtain a credit score.

The charge for the credit score is \$7.95. To obtain a credit score from Equifax call 800-685-1111.

You may also mail your request to:

Equifax
P.O. Box 105379
Atlanta, GA 30348-5379

Using any other address may delay the processing of your request. The credit score is \$7.95. Please enclose a check for \$7.95 payable to Equifax Information Services LLC with your request. Also include your complete name, complete address, social security number and date of birth.

State of California - Notice to California Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

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, 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 as long as the information you disputed is retained in our credit reporting database.

If the reinvestigation 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 twelve months for any purpose or in the past two years for employment purposes.



CREDIT FILE : October 16, 2012

Confirmation # 2273000265

Personal Identification Information (This section includes your name, current and previous addresses, and any other identifying information reported by your creditors.)

Name On File: Ronald G West
Social Security # 566-19-9516 Date of Birth: August 12, 1966
Current Address: 7051 5th Ave, Los Angeles, CA 90043 Reported: 10/2012
Previous Address(es): 9027 S Van Ness Ave, Inglewood, CA 90305 Reported: 10/2012
5124 Dawn View Pl, Los Angeles, CA 90043 Reported: 10/2012
1213 W 74th St, Los Angeles, CA 90047 Reported: 10/2012
1415 W 124th St, Los Angeles, CA 90047 Reported: 03/2012
638 W 50th St, Los Angeles, CA 90037 Reported: 11/2010
1028 W 96th St, Los Angeles, CA 90044 Reported: 11/2010
PO Box 480333, Los Angeles, CA 90048 Reported: 11/2010

Last Reported Employment: Security NET Work;

ALERT(s): File Blocked For Promotional Purposes

Please address all future correspondence to:



www.investigate.equifax.com



Equifax Information Services LLC
P. O. Box 105069
Atlanta, GA 30348



Phone: (877) 528-6481
M - F 9:00am to 5:00pm in your time zone.

In order to speak with a Customer Service Representative regarding the specific information contained in this credit file, you must call **WITHIN 60 DAYS** of the date of this credit file **AND** have a copy of this credit file along with the confirmation number.

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)

Account Column Title Descriptions:

Account Number - The Account number reported by credit grantor
Date Acct. Opened - The Date that the credit grantor opened the account
High Credit - The Highest Amount Charged
Credit Limit - The Highest Amount Permitted
Terms Duration - The Number of Installments or Payments
Terms Frequency - The Scheduled Time Between Payments
Months Reviewed - The Number of Months Reviewed
Activity Designator - The Most Recent Account Activity
Creditor Class - The Type of Company Reporting The Account
Date Reported - Date of Last Reported Update
Balance Amount - The Total Amount Owed as of the Date Reported
Status - Condition of Account When Last Updated by Creditor or Otherwise

Amount Past Due - The Amount Past Due as of the Date Reported
Date of Last Paymnt - The Date of Last Payment
Actual Pay Amt - The Actual Amount of Last Payment
Sched Pay Amt - The Requested Amount of Last Payment
Date of 1st Delinquency - The Date of First Delinquency
Date of Last Actvty - The Date of the Last Account Activity
Date Maj Delq Rptd - The Date the 1st Major Delinquency Was Reported
Charge Off Amt - The Amount Charged Off by Creditor
Deferred Pay Date - The 1st Payment Due Date for Deferred Loans
Balloon Pay Amt - The Amount of Final(Balloon) Payment
Balloon Pay Date - The Date of Final(Balloon) Payment
Date Closed - The Date the Account was Closed

Account History Status Code Descriptions	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off
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Bank of America PO Box 982235 El Paso TX 79998-2235

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
488894099204*	06/10/2009		\$0		Monthly	23							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/16/2012	\$323		05/2011		\$15	11/2010		04/2011	\$823				

Status - Charge Off; Type of Account - Revolving; Type of Loan - Secured Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Charged Off Account; Secured Credit Card;

Account History with Status Codes	08/2012	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	06/2010
	L	L	6	5	4	3	2	1	1

Crs Site Coordinator 5770 S Eastern Ave Bureau Of Family Suppo Commerce CA 90040-2948 : (213) 889-2951

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
2000000096*	12/01/2011				Monthly	8							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
08/31/2012	\$2,270		08/2012		\$204		12/2011						

Status - Pays As Agreed; Type of Account - Open; Type of Loan - Child Support; Whose Account - Individual Account; ADDITIONAL INFORMATION - Child/Family Support Obligation;

Account History with Status Codes	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012
	6	6	6	5	4	3	2

Gecrb/Care Credit PO Box 965036 Orlando FL 32896-5036 : (866) 396-8254

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
601918307245*	01/16/2010	\$1,387	\$0			16	Transfer/Sold						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
10/16/2012	\$0		06/2010	\$55	\$0	08/2010		02/2011					

Status - Charge Off; Type of Account - Revolving; Type of Loan - Charge Account; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Charged Off Account; Charge;

Account History with Status Codes	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010
	L	5	4	3	2	1

Plains Commerce Bank PO Box 89940 Sioux Falls SD 57109-6940 : (800) 673-5912

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
431732008030*	04/01/2009	\$200	\$250		Monthly	3	Paid and Closed						
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Paymnt	Actual Paymnt Amount	Scheduled Paymnt Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2009	\$0		06/2009				06/2009						05/2009

Status - Pays As Agreed; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Closed or Paid Account/Zero Balance;

Inquiries that display to companies (may impact your credit score)

This section lists companies that requested your credit file. Credit grantors may view these requests when evaluating your credit worthiness. Employment inquiries do not impact your credit score.

Company Information	Inquiry Date(s)
At & T Services Inc PO BOX 2767 HOUSTON, TX 77252-2767 Phone: (866) 718-2011	06/12/2012
Gecrbpaypalsmartconn PO Box 981400 El Paso, TX 79998-1400 Phone: (866) 571-3012	06/11/2011 11/11/2010
Time Warner Cable -LA 550 Continental Blvd El Segundo, CA 90245-5049 Phone: (888) 255-5789	11/03/2010

Inquiries that do not display to companies (do not impact your credit score)

(This section includes inquiries which display only to you and are not considered when evaluating your credit worthiness. - examples of this inquiry type include a pre-approved offer of credit, insurance, or periodic account review by an existing creditor.)

Company Information - Prefix Descriptions:

- PRM - Inquiries with this prefix indicate that only your name and address were given to a credit grantor so they can provide you a firm offer of credit or insurance. (PRM inquiries remain for 12 months)
- PR - Inquires with this prefix indicate that a creditor reviewed your account as part of a portfolio they are purchasing. (PR Inquires remain for 12 months)
- AM or AR - Inquiries with these prefixes indicate a periodic review of your credit history by one of your creditors. (AM and AR inquiries remain for 12 months)
- Equifax or EFX - Inquiries with these prefixes indicate Equifax's activity in response to your contact with us for a copy of your credit file or a research request.
- ND - Inquiries with this prefix are general inquiries that do not display to credit grantors. (ND inquiries remain for 24 months)
- ND MR - Inquiries with this prefix indicate the reissue of a mortgage credit report containing information from your Equifax credit file to another company in connection with a mortgage loan. (ND MR inquiries remain for 24 months)
- EMPL - Inquiries with this prefix indicate an employment inquiry. (EMPL inquiries remain for 24 months)

Company Information	Inquiry Date(s)
Equifax 1550 Peachtree St NE Mail Drop H-30 Atlanta, GA	10/16/2012 09/29/2012 09/29/2012 07/30/2012 07/17/2012 03/23/2012 03/17/2012 03/16/2012 03/15/2012 03/11/2012 02/20/2012
30309-2402	
Equifax Consumer Services 1550 Peachtree St NE Atlanta, GA	10/10/2012 09/07/2012 08/29/2012 07/31/2012 04/18/2012 03/29/2012
30309-2402	
ND-Equifax Consumer Services 1550 Peachtree St NE Atlanta, GA	10/10/2012 09/29/2012 09/29/2012 09/12/2012
30309-2402	
AR-At&T Services, Inc. 2000 W AT&T Center Dr AT&T Services, Inc. Hoffman Estates, IL 60196-0001	09/23/2012
ND-Eqxcatt PO Box 740241 Atlanta, GA	09/23/2012
30374-0241	
Fair Isaac 200 Smith Ranch Rd San Rafael, CA	09/03/2012 09/03/2012
94903-5551	
ND-Fair Isaac 200 Smith Ranch Rd San Rafael, CA	09/03/2012
94903-5551	
AR-Pacific Bell 2600 Camino Ramon San Ramon, CA	08/07/2012
94583-5000	
Truecredit/24 Protect 100 Cross St Ste 202 San Luis Obispo, CA	03/29/2012
93401-7570	
Truecredit/Freescore 100 Cross St Ste 202 San Luis Obispo, CA	03/29/2012
93401-7570	

Para información en español, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old. [Equifax Note: Negative information is generally considered delinquent or derogatory accounts on a file disclosure. On an Equifax file disclosure, the seven year time period begins from the Date of First Delinquency associated with the negative account information. *For more information about the date of first delinquency, please visit the Frequently Asked Questions section of Equifax's website located at www.equifax.com.*]
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington, DC 20250 202-720-7051

Para información en español, visite www.consumer.gov/idtheft o escribe a la FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

Remedying the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting company that you believe that you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit www.consumer.gov/idtheft or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

1. **You have the right to ask that nationwide consumer reporting companies place "fraud alerts" in your file** to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

* Equifax:	1-800-525-6285	www.equifax.com
* Experian:	1-888-397-3742	www.experian.com
* TransUnion:	1-800-680-7289	www.transunion.com

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit www.consumer.gov/idtheft.

2. **You have the right to free copies of the information in your file (your "file disclosure").** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See www.ftc.gov/credit.
3. **You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See www.consumer.gov/idtheft.

4. **You have the right to obtain information from a debt collector.** If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the creditor and the amount of the debt.
5. **If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your *identity theft report*. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.
6. **You also may prevent businesses from reporting information about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an *identity theft report*.

To learn more about identity theft and how to deal with its consequences, visit www.consumer.gov/idtheft, or write to the FTC. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at www.ftc.gov/credit.

To request a free copy of your credit file after adding an initial or extended fraud alert please contact our automated ordering system at 1-800-685-1111. If you believe that your credit file may contain inaccurate information due to fraud, such as identity theft, please submit your request in writing to:

Equifax Information Services LLC
P.O. Box 740250
Atlanta, GA 30374-0250

Commonly Asked Questions About Credit Files

Q. How can I correct a mistake in my credit file ?

- A.** Complete the Research Request form and give details of the information you believe is incorrect. We will then check with the credit grantor, collection agency or public record source to see if any error has been reported. Information that cannot be verified will be removed from your file. If you and a credit grantor disagree on any information, you will need to resolve the dispute directly with the credit grantor who is the source of the information in question.

Q. Why doesn't my credit information from Equifax match that of Experian and TransUnion ?

- A.** Credit information providers do not share your credit data with each other. As a result, updates made to your Equifax credit file may not be reflected on reports from Experian and TransUnion. You will need to contact the other credit information services directly to correct any inaccurate information. Contact information is provided below:

Trans Union, PO Box 1000, Chester, PA 19022 Phone: (800) 888-4213

Experian, P.O. Box 9530 Allen, TX 75013 Phone: (888) 397-3742

Q. If I do have credit problems, is there someplace where I can get advice and assistance ?

- A.** Yes, there are a number of organizations that offer assistance. For example, the Consumer Credit Counseling Service (CCCS) is a non-profit organization that offers free or low-cost financial counseling to help people solve their financial problems. CCCS can help you analyze your situation and work with you to develop solutions. There are more than 600 CCCS offices throughout the country. Call 1 (800) 388-2227 for the telephone number of the office nearest you.

Q. Once the fraud alert is added to my credit file, who will contact me to verify if an application is legitimate ?

- A.** When the credit grantor accesses your credit file, they should contact you as a part of their credit application approval process.

Facts You Should Know

- The length of time an account or record remains in your credit file is shown below:

Collection Agency Accounts: Remain for up to 7 years from the Date of 1st Delinquency.

Credit or Other Reported Accounts: Accounts paid as agreed remain for up to 10 years from the Date of Last Activity. Accounts not paid as agreed (i.e. delinquent, charge off, accounts placed for collection) remain for up to 7 years from the Date of 1st Delinquency.

Public Records: Remain for up to 7 years from the date filed, except:

Bankruptcy – Chapter 7 and 11 remain for up to 10 years from the date filed.

Bankruptcy – Chapter 13 dismissed or no disposition rendered remain for up to 10 years from the date filed.

Unpaid state tax liens remain indefinitely.

Unpaid federal tax liens remain for up to 10 years from the date filed.

Paid tax liens remain for up to 7 years from the date released.

New York State Residents Only: Satisfied judgments remain for up to 5 years from the date filed; paid collections remain for up to 5 years from the Date of 1st Delinquency.

California State Residents Only: Unpaid tax liens remain for up to 10 years from the date filed or up to 7 years from the date released.

Payment history for an account on your credit file, if any, is found at the bottom of an account under the title "Account History with Status Codes". This history reflects the month, year and late payment status, and is generally supplied by credit grantors or other furnishers of information to Equifax with whom you have a relationship. This history is included on both open accounts and accounts that have already been closed. Payment in full does not remove your payment history. If you have always paid an account as agreed, the account should not have payment history status information. Specific payment history typically remains on your credit file for up to 7 years from the date shown for it.

- Name, address, and Social Security Number information may be provided to businesses that have a legitimate need to locate or identify a consumer.
- To protect your information from misuse, you should monitor any change in mail receipt patterns. Ensure that documents containing personal data or account numbers are destroyed or made illegible before disposing of them. Do not preprint checks or other documents with unique identifiers such as your driver's license or social security number. Never give out your account number or identifying information on phone calls in which you did not initiate the contact.
- To have a fraud alert removed from your credit file, identification information, such as, a copy of your driver's license or utility bill reflecting your current address along with a copy of your social security card must be provided.

Additional Notice to Consumer:

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

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, 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 as long as the information you disputed is retained in our credit reporting database.

If the reinvestigation 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 twelve months for any purpose or in the past two years for employment purposes.

You may initiate an investigation request via the internet at www.investigate.equifax.com. To initiate your request or if you elect below to have the results of your investigation posted on a secured website, you will need the below confirmation number, email address you provided, and ID information.

Or, mail this document to the following address:

Equifax Information Services LLC
 P. O. Box 105069
 Atlanta, GA 30348
 (877) 528-6481

Email Address (please print clearly): _____

Would you like Equifax to hide the first 5 digits of your social security number on our response to you? **Circle:** Yes No

Confirmation Number: 2273000265

Intentionally making any false statements to a consumer reporting agency for the purpose of having it placed on a consumer report is punishable by law in some states. To ensure that your request is processed accurately, please enlarge photocopies of any items that contain small print (i.e. driver's license, W2 Forms, etc.). Photocopies that are not legible or contain highlighting may cause us to request that you resubmit your request for clarity.

If your identity information differs from the information listed on this form, please fill in the correct information in the space provided for each item. Please provide a photocopy of your driver's license, social security card, or recent utility bill that reflects the correct information.

Name: Ronald G West **SS#:** 566-19-9516
DOB: August 12, 1966

Current Address: 7051 5th Ave, Los Angeles, CA 90043

Previous Address(es): 9027 S Van Ness Ave, Inglewood, CA 90305
 5124 Dawn View Pl, Los Angeles, CA 90043

Daytime Phone Number _____ **Evening Phone Number** _____

List other names which you have used for credit in the past _____

Fraud Account Information

Company Name _____ **Account Number** _____

Reason for investigation: Fraudulent account was established using personal identification without my authorization.
 Fraudulent/unauthorized charges made on the account I established.

Other (Please explain) _____

If you have notified this creditor of the fraudulent information, please provide the following:

Contact Name _____ Department Name _____ Phone # () _____ - _____

Company Name _____ **Account Number** _____

Reason for investigation: Fraudulent account was established using personal identification without my authorization.
 Fraudulent/unauthorized charges made on the account I established.

Other (Please explain) _____

If you have notified this creditor of the fraudulent information, please provide the following:

Contact Name _____ Department Name _____ Phone # () _____ - _____

Company Name _____ **Account Number** _____

Reason for investigation: Fraudulent account was established using personal identification without my authorization.
 Fraudulent/unauthorized charges made on the account I established.

Other (Please explain) _____

If you have notified this creditor of the fraudulent information, please provide the following:

Contact Name _____ Department Name _____ Phone # () _____ - _____

