

Your Dispute Results

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Your Investigation Results

INFORMATION UPDATED: In response to your request, a change was made to this item(s).

CONSUMER STATEMENT: This section of your report was updated and now appears as follows:

Consumer Statement	I AM VERIFIABLY THE LEGAL VICE PRESIDENT OF THE UNITED STATES OF AMERICA AS OF NOVEMBER 11, 2021 UNTIL REPLACED OR NOVEMBER 11, 2025. HIS MAJESTY KING YAHWEH PERSONALLY DENIES MY ACTUAL POSSESSION OF OVER A HUNDRED BILLION UNITED STATES DOLLARS LEGALLY OWING ME, AND MY ENTITLEMENT TO ONGOING PAY OF A BILLION DOLLARS PER YEAR FOR THIS WORK. ROCKEFELLER PLAZA MAY VERIFY. I ALWAYS PAY MY RENT.
	(Note: This statement is set to expire in 12/2025.)

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documents, we took one or more of the following action(s):

- 1. Updated your credit report based on the information you provided; OR
- 2. Determined that the information you disputed does not appear on your credit file or already shows the requested status; OR

- 3. Determined that the lender had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the lender's contact information; OR
- 4. Asked the lender reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary

Should you wish to receive the above description of the procedures we used to investigate your dispute in a separate communication for your records, please contact TransUnion.

Your dispute is important. You will see your detailed investigation results above, including the business name and contact details of the source of the information. Please review the results carefully. To review a full copy of your current credit report, please go to <u>transunion.com/fullreport</u> and login using the same username and password you use on this site. Then follow the order process to request a free disclosure of your full credit report.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation is shown above it, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of your investigation results.

If our investigation has not resolved your dispute, here's what you can do next:

- Add a consumer statement to your credit report. A consumer statement is your explanation of why you disagree with a certain item on your credit report. Any lender who pulls your credit report will be able to see your consumer statement. Please note, if you include medical information in your consumer statement, you are allowing TransUnion to include that in any credit report we issue on your behalf.
- **Dispute directly with the company that reported the information to us.** If you want changes made to information found on your credit report, you can dispute with the company that reported it using the contact information listed for that lender on the Credit Report tab.
- **Provide us other information or documents about your dispute.** If you have new information about the change you requested (for example, documents that directly relate to the information you are disputing), please visit www.transunion.com/dispute and let us know you are filing a repeat dispute.
- File a complaint about the company reporting the account or about TransUnion with the Consumer Financial Protection Bureau or with your State's Attorney General's office.

If there has been a change to your credit report as a result of our investigation, or if you have added a statement to your report, **you may ask TransUnion to send an updated credit report** to those who have received your report within the last 2 years for employment purposes or within the last 6 months for any other purpose.

Feedback

A Note on Inquiries

An inquiry is posted on your credit report to notify you that a company has requested your report. Companies can only request a credit report for a legitimate business reason (called permissible purpose). Examples of permissible purpose include: credit transactions, employment consideration, review or collection of an existing account or other legitimate business need, insurance underwriting, government licensing, rental application or court order. Inquiries stay on your credit report for up to two (2) years. Each company that requested your credit report will be listed in the section on inquires, along with their contact information. Please note, a company doesn't always need your authorization to view your credit report as long as they have a permissible purpose. If you think an inquiry was made without a permissible purpose, we strongly encourage you to reach out to the company who requested your credit report to find out whether they have opened an account in your name. The company can then investigate and if they determine that someone fraudulently applied for credit in your name, they can close that account and send us a letter requesting removal of the inquiry. If you have specific information that the inquiry was made fraudulently, you can also call our Fraud Victim Assistance department at 800-680-7289.

Important Information About Your Rights Under the Law

To see your rights under federal law, visit <u>https://www.transunion.com/legal/bill-of-rights/general</u>. This page provides important details about your rights under the Fair Credit Reporting Act and applicable state laws that relate to the dispute process. Consumers who believe they may be possible victims of fraudulent activity may also visit <u>www.transunion.com/fraud-alerts</u>.

Should You Wish to Contact TransUnion

Please have your TransUnion FILE IDENTIFICATION NUMBER available. Your unique FILE IDENTIFICATION NUMBER is **000344168449** and is also located at the top of this page.

Online:

To dispute information contained in your credit report, please <u>visit the Dispute Center</u> or go to <u>www.transunion.com/disputeonline</u>

For more information please <u>visit our main dispute FAQ on TransUnion.com</u> or go to <u>https://www.transunion.com/credit-disputes/credit-disputes-faq</u>

By Mail:

TransUnion P. O. Box 2000 Chester, PA 19016-2000

By Phone:

(800) 916-8800

Our hours are 8:00 AM - 11:00 PM ET, Monday through Friday, except major holidays.

Want to review your credit report? Go to the Credit Report tab to see your credit report information as it appeared at the time we completed your dispute. Or, <u>click here</u> and login using the same username and password you use on this website. Then follow the order process to request a free disclosure of your full credit report.