

Consumer Relations
7805 Hudson Rd Suite 100
Woodbury, MN 55125
800.513.7125

ChexSystems

April 20, 2011

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REYNA [REDACTED]
[REDACTED]
[REDACTED]

RE: Consumer ID [REDACTED] for REYNA [REDACTED]

Dear REYNA [REDACTED]:

This letter is to inform you that the investigation of information contained in your consumer file at ChexSystems is complete.

Please be informed that based on our research of the situation and the supporting documentation you have provided, the reported information submitted by Bank of America Missouri (account numbers ending 3147 and 4947), JP Morgan Chase (account number ending 6835), Wachovia Bank, A Division of WFBNA (account number ending 1296), inquiry information submitted by Bank of America Texas, Wachovia Bank, A Division of WFBNA, and history of checks ordered submitted by JP Morgan Chase (account number ending 6835) has been removed from your consumer file. May we suggest that you consider contacting the source of the information directly to determine if they need any additional information from you regarding this matter.

Enclosed is a copy of the information currently contained in your consumer file at ChexSystems. This report is based on the identifiers you have provided to us.

If requested by you, ChexSystems will provide you with a description of the procedure used to determine the accuracy of the disputed information in your file. In addition, you are entitled to request and receive the business name, address and, if reasonably available, the telephone number, of any furnisher of information contacted in connection with the investigation.

You may be entitled to add a statement to your file disputing the accuracy or completeness of the information. Please submit your statement in writing with a clear indication that you wish the statement to be added to your file, ensuring that you sign your request. If you would like assistance in writing a clear summary of your dispute statement, please contact ChexSystems. If you chose to include personal information, such as medical data, in the content of your consumer statement, that information will not be masked or removed and will be included in the delivery of your consumer report to any party inquiring about you.

If, in connection with an investigation, any information has been deleted or a statement of dispute has been added to your file, you have the right to request that ChexSystems provide notification of the change. We will notify the specific party(ies) you designate, who have received a consumer report containing the deleted or changed item within the prior twelve months.

Reply ID: [REDACTED]

000001 of 000012 [REDACTED]

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