

How to read your results

The results of our investigation of your dispute consists of two sections: 1) the Investigation Results Summary which appears below, and 2) the attached view of how the disputed item(s) that remain on your credit report now appear(s). If an item you disputed is not listed, it means that the item was not appearing in your credit report or it already reflected the requested status at the time of our investigation. Items deleted from your credit report will not appear in the attached credit report detail and if no credit report detail is attached following the Investigation Results summary, you may view a free full copy of your credit report by visiting www.transunion.com/fullreport.

The following key provides you a more complete description of our investigation results of the items you disputed:

DELETED: The disputed item was removed from your credit report.

DISPUTE NOT SPECIFIC; VERIFIED AND UPDATED: The item was verified as belonging to you and other account information has changed or the item was updated to reflect recent activity.

DISPUTED INFORMATION UPDATED: A change was made to the item based on your dispute.

DISPUTED INFORMATION UPDATED AND OTHER INFORMATION UPDATED: A change was made to the item based on your dispute and other information unrelated to your dispute has changed.

INFORMATION DELETED: The item was removed from your credit report.

INFORMATION UPDATED: A change was made to the item.

NO UPDATE NECESSARY: The disputed information already reflects the requested status.

REINSERTED: This previously deleted item has now been verified; therefore, it has been reinserted into your credit report.

VERIFIED AS ACCURATE: The disputed information was verified as accurate and no change was made to the item.

VERIFIED AS ACCURATE AND UPDATED: The disputed information was verified as accurate; however, other information has changed and/or the item was updated to reflect recent activity.

Investigation Results Summary

| ITEM | DESCRIPTION | RESULTS |
|---------------------------------------------------------------------------------------|--------------------|------------------------------------------------------------|
| CAPITAL ONE BANK USA NA PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 955-7070 | # [REDACTED] ***** | DISPUTED INFORMATION UPDATED AND OTHER INFORMATION UPDATED |
| CAPITAL ONE BANK USA NA PO BOX 30281 SALT LAKE CITY, UT 84130 (800) 955-7070 | # [REDACTED] ***** | DISPUTED INFORMATION UPDATED AND OTHER INFORMATION UPDATED |
| CREDIT ONE BANK PO BOX 98872 LAS VEGAS, NV 89193-8872 (877) 825-3242 | # [REDACTED] ***** | DELETED |

