

Onwest Bank 5800 Beatrice Dr. Kalamazoo MI 49009-9559

Account Number	Date Opened	High Credit	Credit Limit	Term - Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	11/27/2007	\$394,200	\$0	30Y	Monthly	68	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
01/16/2014	\$0	\$0	05/2010	\$0	\$3,706	10/2008			\$0		\$0		

Status - Over 120 Days Past Due; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Consumer Disputes - Reinvestigation in Process; Account Transferred or Sold; Fixed Rate;

Account History with Status Codes	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011
	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011	04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010
	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	5	5	4
	02/2010	01/2010																			
	4	3																			

>>> We have researched the credit account. Account # - [REDACTED] The results are: Historical account information was deleted from this account. The status of this account has been updated. The prior paying history on this account has been updated. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: Hyundai Motor Finance, 10550 Talbert Ave, Fountain Valley CA 92708-6031 Phone: (714) 965-4838

Hyundai Motor Finance 10550 Talbert Ave Fountain Valley CA 92708-6031 (714) 965-4838

Account Number	Date Opened	High Credit	Credit Limit	Term - Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	11/16/2012	\$29,089	\$0	48M	Monthly	11							
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
01/16/2014	\$21,094	\$0	01/2014	\$315	\$606	10/2013			\$0		\$0		

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto Lease; Whose Account - Maker; ADDITIONAL INFORMATION - ; Auto; Lease;

Account History with Status Codes	12/2013	11/2013	09/2013	06/2013	05/2013
	1	1	1	1	1

Notice to 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 the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, 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 specifically designated by you that received your credit report 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.

No. 3608 P. 5

Jan. 24, 2014 11:05AM