

How should I read my dispute results?

To better assist you with understanding the results of your dispute, please review the information below:

- * If an item states "Deleted", we have removed it from your credit report and taken steps so it does not reappear.
- * If an item states "Verified as Reported", the reporting company has certified it is reporting accurately.
- * If an item states "Updated", we have updated one or more fields on the item based on information received from the reporting company.

The Results Of Our Reinvestigation

>>> **We have reviewed the current address. The results are:** The current address has been added/updated per the information you have supplied. [REDACTED]
Dr [REDACTED]

Collection Agency Information (This section includes accounts that have been placed for collection with a collection agency.)

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** This item has been deleted from the credit file. If you have additional questions about this item please contact: **MRS Bpo LLC, 1930 Olney Ave, MRS Associates, Inc., Cherry Hill NJ 08003-2016 Phone: (800) 949-3207**

>>> **We have researched the collection account. Account # - [REDACTED] The results are:** We have verified that this item has been reported correctly. If you have documents that release you from this obligation, please forward a copy to us. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Online Collections GRVL, PO Box 1489, Winterville NC 28590-1489 Phone: (800) 765-5794**

Online Information Services; Collection Reported 03/2017; Assigned 06/2016; Creditor Class - Utilities; Client - Columbia Gas of Pennsylvania; Amount - \$506 ; Status as of 03/2017 - Unpaid; Date of 1st Delinquency 06/2015; Balance as of 03/2017 - \$506 ; Individual Account; Account # - [REDACTED]; ADDITIONAL INFORMATION - Collection Account; Address: PO Box 1489 Winterville NC 28590-1489 ; (800) 765-5749

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(For your security, the last 4 digits of account number(s) have been replaced by *) (This section includes open and closed accounts reported by credit grantors)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 History Status Code Descriptions	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> **We have researched the credit account. Account # - [REDACTED] * The results are:** This account has been updated. The prior paying history on this account has been updated. If you have additional questions about this item please contact: **The Loan Servicing Center, Customer Support Unit, PO Box 551170, Jacksonville FL 32255-1170**

Select Portfolio Servicing,inc 3815 S West Temple Salt Lake City UT 84115-4412 : (800) 258-8602

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification					
[REDACTED]	09/01/2001	\$68,563	\$0	50Y	Monthly	99							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Mgt. Def. 1st Pmt	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
03/30/2017	\$0	\$0	05/2016	\$0	\$610	07/2015			\$0		\$8,073		05/2016

Status - Over 120 Days Past Due; Type of Account - Mortgage; Type of Loan - Conventional Re Mortgage; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Paid For Less Than Full Balance; Account Paid After Foreclosure Started; Real Estate Mortgage; Conventional Mortgage;

Account History with Status Codes	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	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
	6	6	6	5	4	3	2	1	4	4	4	4	4	4	4	4	4	4	4	4	4
	08/2010	07/2010	06/2010																		
	4	3	3																		

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