



4231109212

ACCT NUMBER:

OCTOBER 03, 2018

#BWBBLCY #B808 7107 6510 04L7# DIANE M SIMONS 2574 BELMONT DR APT 7N GREENWOOD IN 46143-5274

MOHELA received correspondence that appears to dispute credit information reported to consumer reporting agencies.

We have reasonable belief that the Dispute was submitted by, was prepared on your behalf by or was submitted on a form supplied to you by, a "credit repair organization" as defined under federal law.

In addition, you may not have provided sufficient information in the correspondence for us to investigate the disputed information. This includes the specific information being disputed, an explanation of the basis for the dispute and/or supporting documentation or other information reasonably required for us to substantiate the basis of the dispute. In accordance with the federal Fair Credit Reporting Act (12 C.F.R 1022.43), the correspondence is considered to be "frivolous" or "irrelevant."

We would like to assist you further by conducting an investigation. Please submit the following:

- Sufficient information to identify the account that is in dispute, such as the account number and your name, address and telephone number (if applicable);
- Specific information including dates that you are disputing and an explanation of the basis for the Dispute; and/or
- Supporting documentation or other information reasonably required by us to substantiate the basis of the dispute, such as a copy of the relevant portion of the consumer report that contains the allegedly inaccurate information, forbearance/deferment information, a police report, a fraud or identity theft affidavit, a court order or account statements.

In accordance with applicable law, this notice was sent to you within five business days of determining the dispute was "frivolous" or "irrelevant". If you would like for us to further investigate, please submit the above information in writing. If your dispute is related to possible identity theft, contact MOHELA at 866.820.8542 to request a Loan Discharge Application for Identity Theft.

Sincerely,

MOHELA

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