



**CREDIT FILE : December 07, 2021**

**Confirmation # 1325551169**

Dear PATTERSON ROBERT:

We are pleased to let you know that the results of the dispute you recently filed with Equifax are complete. Here are a few things to know about the process:

**Were changes made to my credit report and what actions were taken?**

Please see the following page(s) for more detailed information on your specific results.

If we were able to make changes to your credit report based on the information you provided, we have done so. Otherwise, we contacted the company reporting the information to Equifax for them to investigate your dispute.

In this situation:

- We request that the reporting company verify the accuracy of the information you disputed;
- We provide them with any relevant information and supporting documentation you provided us with the dispute to consider as part of the investigation; and
- We request that they send Equifax a response to your dispute and update their records and systems, as necessary.

If your dispute involves a public record item, Equifax contacts a third party vendor to obtain the most recent status of the public record.

**How do I know that all of this is happening?**

When the reporting company replies to us, they certify that they have followed Equifax's instructions and the law; considered all information and documentation provided; and updated your information, as necessary.

**What should I do if I do not agree with the results of the investigation?**

You have a few options:

- You may add a statement of up to 100 words (200 words for Maine residents) to your credit report. If you provide a consumer statement that contains

medical information related to services provided or medical procedures, then you expressly consent to including this information in every credit report we issue about you.

- You may contact the company that reports the information to us and dispute it directly with them. If you would like written proof about your accounts (such as the original agreement), please contact your creditors directly.
- You may provide us additional information or documents (such as an identity theft report or a letter from the reporting company) about your dispute to help us resolve it by visiting our website <https://www.equifax.com/personal/disputes>. You may also mail your documents to PO Box 740256, Atlanta GA 30374-0256 or contact us by calling a Customer Representative at 866-349-5191.
- You may contact the Consumer Financial Protection Bureau or your State Attorney General's office about your issue or complaint against Equifax or the company reporting the information.

### What else should I know?

If there has been a change to your credit report based on your dispute, or if you add a consumer statement, you may request that Equifax send an updated report to companies who received your credit report within the last two years for employment purposes, or within the last six months for any other purpose (the past 12 months for residents of California, Colorado, Maryland, New York and New Jersey residents).

Also, if you are interested, you may request a description of how the reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of your disputed information.

For frequently asked questions about your credit report and the dispute process, please visit Equifax at <https://help.equifax.com/>.

As always, we thank you for contacting Equifax and the results of your dispute are on the pages following this letter.

### 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.

Updated disputed account information only: **The information you disputed has been updated.**

Updated disputed account information. Additional account information was also updated: **The information you disputed has been updated as well as other information on this item.**

Disputed information accurate. Updated account information unrelated to the dispute: **The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated.**

Consumer's dispute not specific. Consumer Information verified. Account information updated: **Information on your report has been updated.**

<b>The Results Of Our Reinvestigation</b>			
<b>Credit Account Information</b> (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)			
<b>Account History Status Code Descriptions</b>	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off

**>>> The information you disputed has been verified as accurate, however, information unrelated to your dispute has been updated. Account # - 5261\* The results are:** WE VERIFIED THAT THIS ITEM BELONGS TO YOU. THIS ACCOUNT HAS BEEN UPDATED. ADDITIONAL INFORMATION

HAS BEEN PROVIDED FROM THE ORIGINAL SOURCE REGARDING THIS ITEM. THE FOLLOWING FIELDS HAVE BEEN MODIFIED: \*ADDITIONAL INFORMATION \*DATE OF MAJOR DELINQUENCY 1ST REPORTED \*HISTORICAL ACCOUNT INFORMATION. If you have additional questions about this item please contact: **FORD MOTOR, PO Box 542000, Omaha, NE 68154-8000 Phone: (800) 727-7000**

**FMC-OMAHA SERVICE CTR PO Box 542000 Omaha NE 681548000 : 8007277000**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
5261*	09/03/2015					74		

  

Date of Last Reported Update	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj 1st Rptd	Del. Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
12/07/2021	\$ 6,155	\$ 6,155	05/2016			12/2015		12/2015	\$ 6,155				

  

Status	Type of Account	Type of Loan	Whose Account	Portfolio Indicator	Portfolio Status
Charge Off	Installment	Auto Lease	Joint Account		

**ADDITIONAL INFORMATION:**

**Charged Off Account**

**Account History with Status Codes**

04/2016 K	03/2016 3	02/2016 3	01/2016 2	12/2015 1
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Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
11/21	\$ 6,155			05/01/2016			\$ 6,155	Auto Lease	
10/21				05/01/2016				Auto Lease	
09/21	\$ 6,155			05/01/2016			\$ 6,155	Auto Lease	
08/21	\$ 6,155			05/01/2016			\$ 6,155	Auto Lease	
07/21				05/01/2016				Auto Lease	
06/21				05/01/2016				Auto Lease	
05/21				05/01/2016				Auto Lease	
04/21				05/01/2016				Auto Lease	
03/21	\$ 6,155			05/01/2016			\$ 6,155	Auto Lease	

Historical Account Information									
	Balance	Scheduled Payment Amount	Actual Payment Amount	Date of Last Payment	High Credit	Credit Limit	Amount Past Due	Type of Loan	Activity Designator
02/21	<b>\$ 6,155</b>			05/01/2016			<b>\$ 6,155</b>	Auto Lease	
01/21				05/01/2016				Auto Lease	
12/20				05/01/2016				Auto Lease	
11/20				05/01/2016				Auto Lease	
10/20				05/01/2016				Auto Lease	
09/20				<b>05/01/2016</b>				<b>Auto Lease</b>	
08/20				05/01/2016				Auto Lease	
07/20				05/01/2016				Auto Lease	
06/20				05/01/2016				Auto Lease	
05/20				05/01/2016				Auto Lease	
04/20				05/01/2016				Auto Lease	
03/20				05/01/2016				Auto Lease	
02/20				05/01/2016				Auto Lease	
01/20				05/01/2016				Auto Lease	
12/19				05/01/2016				Auto Lease	

**State of California - Notice to California 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 you still disagree with an item after it has been verified, you may send to us a brief statement, not to exceed one hundred words, explaining the nature of your dispute. Your statement will become part of your credit file and will be disclosed each time that your credit file is accessed as long as the information you disputed is retained in our credit reporting database.

If the reinvestigation results in a change to or deletion of the information you are concerned about, 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 that received your credit file in the past twelve months for any purpose or in the past two years for employment purposes.