

HOW TO ADD A CONSUMER STATEMENT OR DISPUTE THE ACCURACY OF AN ITEM ON YOUR CONSUMER REPORT

Attached is a copy of your consumer report. This consumer report and/or disclosure is furnished in accordance with the provisions of the Fair Credit Reporting Act.

Please review your consumer report carefully and thoroughly. If you feel any of the information included in the report is not accurate, under federal law you are allowed to initiate a dispute of accuracy. Upon written notice of your dispute of accuracy, we will conduct an investigation by verifying the previously reported information with the source of the information. If we are unable to verify the information you have challenged within the time allotted under federal law (30 days), it will be removed from your consumer report until such time that it can be verified. If our investigation reveals the information to be correct as previously reported, no change will be made to your consumer report, at which time you will have the option of having a consumer statement (i.e., a statement of explanation) included with this particular item on your consumer report.

In some instances, the item listed on your consumer report is accurate but you have some explanation of circumstances you wish to have added to that item on your consumer report. In this instance you would submit a written request to have a consumer statement (i.e., a statement of explanation) added to that item on your consumer report.

To initiate a Dispute of Accuracy: To initiate a 'Dispute of Accuracy' you must submit the following eight items in writing and in letter form to our Consumer Information Department: 1) your written request to initiate a dispute of accuracy, 2) your written explanation surrounding the reason for the dispute, 3) your signature, 4) current mailing address, 5) daytime phone number, 6) social security number, 7) date of birth. It may prove beneficial to include a written explanation surrounding your reason for the dispute as well as forwarding copies of any documentation you may have to support your dispute. If you wish to have a copy of your report resubmitted to any facility having received it within the past two years, include this request in your written explanation.

To Add a Consumer Statement: A consumer statement is an explanation in your words surrounding a particular item on your consumer report. If you would like to add a >Consumer Statement= you must submit the following eight items in writing and in letter form to our Consumer Information Department: 1) your written request to add a consumer statement, 2) your written statement of explanation and/or consumer statement limited to 100 words or less, 3) your signature, 4) your current mailing address, 5) daytime phone number and 6) social security number 7) date of birth and 8) copy of your consumer report indicating the item the statement should be added to by circling the item on your report. If you wish to have a copy of your report resubmitted to any facility having received it within the past two years, include this request in your written explanation.

Upon conclusion/fulfillment of your request, you will receive a letter from GroupOne, a copy of your report and a copy of your rights under the law.