

Consumer Relations
7805 Hudson Rd Suite 100
Woodbury, MN 55125
800.513.7125

B0001869

ChexSystems

October 1, 2008

1549

MARTIN [REDACTED]
[REDACTED]
[REDACTED]

RE: Consumer ID [REDACTED] for Martin [REDACTED]

Dear Mr. Choi:

This letter is to inform you that the reinvestigation of information contained in your consumer file at ChexSystems is complete.

ChexSystems has been unable to verify the accuracy and completeness of the disputed information submitted by Washington Mutual Bank and Citibank, California within the timeframe required by the Federal Fair Credit Reporting Act, and/or applicable state statutes, therefore it has been removed from your consumer file.

If the source(s) of the information completes the reinvestigation process, and requests that the report be re-inserted, ChexSystems will require that they certify the accuracy and completeness of the information. If the reporting member does certify the accuracy and completeness of the information, it will be reinserted into your consumer file. If that situation occurs, you will be notified of the change to the information on file.

Enclosed is a copy of the information currently contained in your consumer file at ChexSystems. This report is based on the identifiers you have provided to us.

If requested by you, ChexSystems will provide you with a description of the procedure used to determine the accuracy and completeness of the disputed information in your file. In addition, you are entitled to request and receive the business name, address and, if reasonably available, the telephone number, of any furnisher of information contacted in connection with your dispute.

If, in connection with a reinvestigation, any information has been deleted from your file or a statement of dispute (or codification or summary thereof) is added to your file, you have the right to request ChexSystems to furnish notification that the item has been deleted or of the statement (or codification or summary thereof) added to your file to any person you specifically designate who has received within the prior one year period a consumer report which contained the deleted or disputed item.

If you have any questions please refer to the frequently asked questions included with this correspondence. You may also contact us at the address or telephone number listed above in our letterhead or by fax at 602-659-2197.

In any future contact with us, please include your Social Security number and Consumer ID.

Sincerely,

Consumer Relations
Chex Systems, Inc.

Reid
10/08



Reply ID: 10001869-8192

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