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Allen, TX 75013



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VERONICA ANN WILLIAMS  
PO BOX 978  
SOUTH ORANGE NJ 07079-0978



## Important Information

Report # ~~39468925~~ for 01/24/18

### Dear VERONICA ANN WILLIAMS

We are responding to your request to verify item(s) on your personal credit report. We have previously processed this dispute and the credit grantor has verified its accuracy. Please refer to the personal credit report you received for the name, address, and phone number (if available) of the credit grantor who verified this information. Pursuant to Section 611(a)(3)(A) of the Fair Credit Reporting Act, we will not reinvestigate the same dispute again at this time. If you still believe the item is inaccurate, then we can add a statement of continued dispute to your personal credit report at your request, or you may wish to contact the credit grantor directly to resolve your issue. **If you have additional relevant information** (anything new that has occurred between you and the credit grantor or courts that should result in a change to the information appearing on your credit report, such as a letter from the creditor, a cancelled check or money order, billing statement, contact name of the credit grantor, letter from the IRS, proof from a court or county reporter, proof that bankruptcy was dismissed or discharged, etc.), **that was not presented when you previously disputed the information** you may mail it to us and we will reinvestigate the disputed information. You may also submit such supporting documentation electronically at [experian.com/upload](http://experian.com/upload). Be advised that written information or documents you provide with respect to your disputes may be shared with any and all creditors with which you are disputing. Potentially negative information, such as missed or late payments, and most public record items remain on the credit report for seven years, with the exception of Chapters 7, 11 and 12 bankruptcies, which remain for 10 years. Unpaid tax liens will remain for up to 10 years from the filing date, and paid tax liens will remain for up to seven years from the filing date.

When you dispute the accuracy or completeness of information on your personal credit report and tell us specifically why you believe the information is inaccurate or incomplete, we process your dispute as required by law. We contact the furnisher of the information or the vendor that collected the information from a public record source such as a court or other government office. We ask the furnisher or the vendor to verify all of the information regarding the item you disputed, and report back within 30 days of the date that we received your request (21 days for Maine residents and 45 days for disputes of information on an annual free credit report). We review and consider the response to determine whether to accept it, reject it, or follow up for additional information. If, after processing, we find that the disputed information is inaccurate, incomplete or cannot be verified, we then delete that information, or modify that information, as appropriate, based upon your dispute and the results of our processing. If we do not receive a response from the furnisher or the vendor within the required period, we update the item as you have requested or delete the information, and send you the results. In some instances, upon reviewing your credit file and any relevant information you have submitted to us, we are able to determine whether the disputed information should be changed or deleted without having to contact the furnisher or the vendor. After we complete our processing, we send you the results. In addition to your right to dispute information in your credit file with the credit reporting agencies, you also have the right to dispute information in your credit report directly with the furnisher of the information.

According to the Fair Credit Reporting Act (FCRA), a national consumer credit reporting agency's role in the dispute process is to review the accuracy and

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completeness of any disputed item which may include contacting the furnisher of the information or the vendor that collected the information from a public record source, such as a court or other government office, notifying them of the disputed information and disclosing all relevant information regarding the consumer's dispute. In order to help resolve the consumer's dispute, Experian will review all relevant documents submitted by the consumer with the dispute and will forward such documents to the furnisher if Experian is unable to resolve the issue based on those documents. Consumers may also contact creditors directly to dispute items reported by the creditor. If the issue is not resolved, then the consumer credit reporting agency must offer to include a consumer statement on the personal credit report.

Unless you send us additional relevant information to support your claim, we will not reinvestigate this information again.

OCWEN LOAN SERVICING  
4021.....

Sincerely,

Experian  
NCAC  
PO BOX 9701  
Allen TX 75013



VERONICA ANN WILLIAMS  
The information on this report was obtained from the credit reporting agency that provided the information to you. It is not intended to be used for any purpose other than to review the information for accuracy. If you have any questions about the information on this report, you should contact the credit reporting agency that provided the information to you. This report is not a recommendation or an offer of any financial product or service. It is only a summary of the information that was provided to the credit reporting agency. The information on this report is not intended to be used for any purpose other than to review the information for accuracy. If you have any questions about the information on this report, you should contact the credit reporting agency that provided the information to you.

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