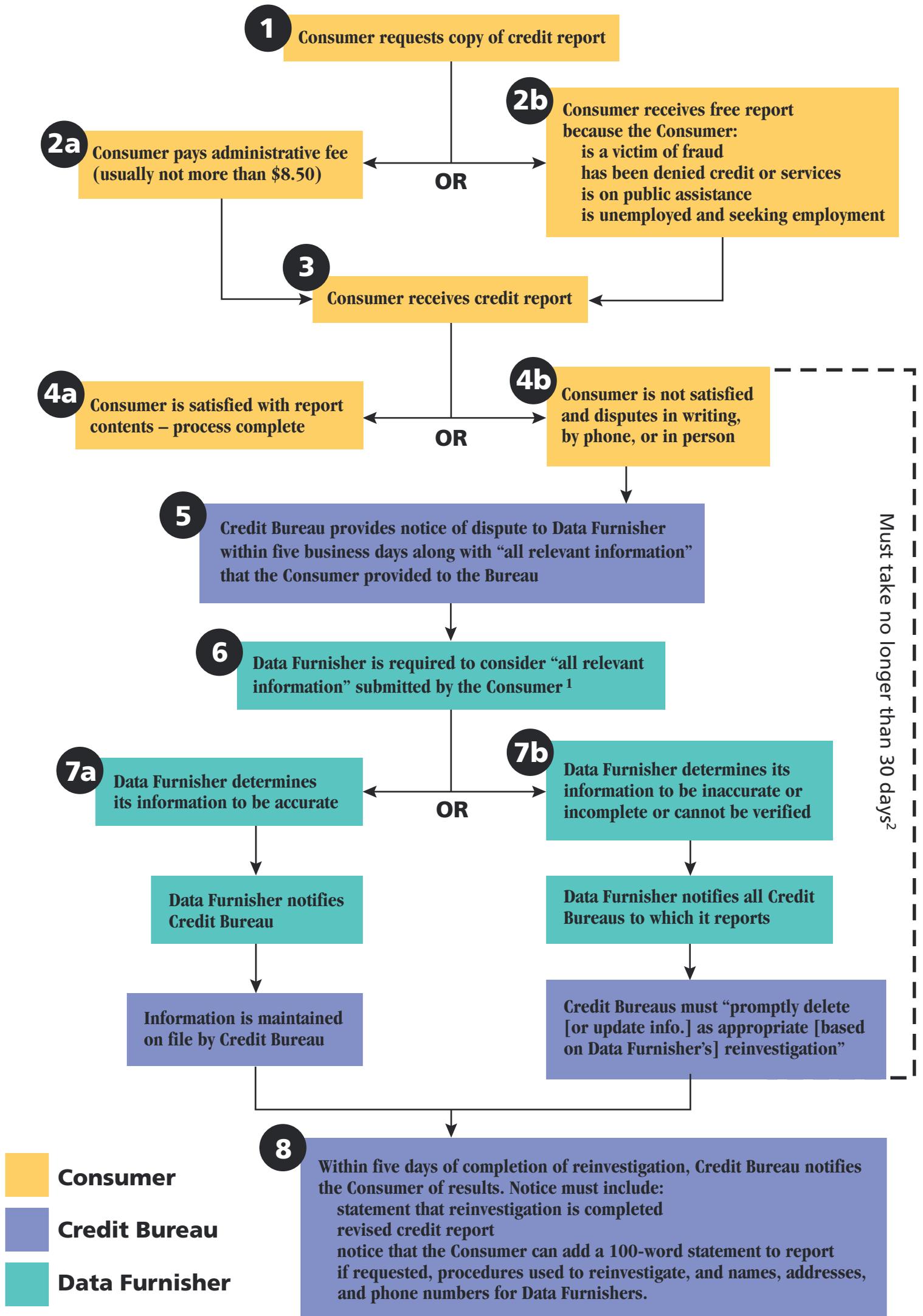


Summary of Procedures for Disputing the Accuracy of a Credit Report



¹ Federal law prohibits Data Furnishers from reporting information to a Credit Bureau if the Data Furnisher has actual knowledge of the inaccuracy of the information. Federal law further prohibits Data Furnishers from providing disputed information to Credit Bureaus unless it also notifies the Bureaus that such information is in dispute.

² The process cannot take more than 45 days when the Consumer forwards additional information to the Credit Bureau.