



Dear Consumer:

If you do not recognize the name of the company that requested your consumer report or the information contained within your consumer report, or believe the information contained within your consumer report may be inaccurate, or otherwise wish to dispute an inquiry by theRRD, please complete and sign the Consumer Dispute Form and return it to us via US Postal Service along with all of the requested information and documentation. Note that you do not have to use our Form, as long as you provide all the information that is requested therein. Our Form is being provided as a convenience to you.

Please mail all documentation to:

theRRD

Attn: Compliance Department

4514 Travis Street Suite 213

Dallas, TX 75205

After you submit your written dispute and we have completed our investigation, we will send you a resolution letter, reflecting the results of the investigation, usually within 30 days of receiving your written dispute. If necessary, the appropriate data repository that provided the information will be contacted as well and requested to verify the accuracy of the information. Note, however, that only inaccurate information may be removed from your credit report; negative information that is accurate will stay on your credit report as long as governing laws allow. If for some reason you do not receive anything from us, please contact the Consumer Affairs Department at (855) 733-7577 to follow up.

Sincerely,

theRRD Consumer Affairs



theRRD – Consumer Dispute Form

Full Name: _____ Home Phone: _____

Date of Birth: ____ - ____ - ____ Social Security #: ____ - ____ - ____

Driver's License Number: _____ State of Issuance: _____

Current Home Address: _____

Current Employer Name and Address: _____

What items do you believe to be inaccurate?

Why do you believe the items are inaccurate?

What do you believe is the accurate information?

Please provide any other details or documentation you feel may be helpful in our investigation:

Please provide all documentation supporting your dispute as well as a clear copy of your Driver's License or state identification card or two alternative forms of identification, such as a copy of a recent (no less than 60 days old) cable, utility or phone bill, with a matching address of request, or a copy of your Social Security card, or a copy of your birth certificate, or a copy of your US passport (picture page only), or a copy of your voided consumer check with matching address of request, or a copy of your Alien Registration Card.

Signature: _____ Date: _____