



CONSUMER DISPUTE REQUEST

The Fair and Accurate Credit Transactions Act of 2003 allows you to dispute information on your credit report through one of the three credit reporting agencies or a reseller like United One Resources. If your report was pulled by one of our customers in the past 220 days, you can dispute certain information to United One Resources.

United One Resources can only assist you in disputing information related to credit accounts such as your car loan, mortgage, credit cards and student loans. We can also assist you in disputing public record information such as judgments, tax liens and suits. United One Resources cannot assist you with disputes about inquiries, consumer statements or consumer identification information. You must contact the following credit reporting agencies directly to handle this type of dispute:

<u>Credit Reporting Agency</u>	<u>Phone Number</u>	<u>Website</u>
Equifax	1-800-525-6285	www.equifax.com
Experian	1-888-397-3742	www.experian.com
TransUnion	1-800-680-7289	www.transunion.com

To request a dispute of information on your report, please complete the following information:

Date: _____

What Lender or Mortgage Company Accessed Your Report? _____

Your Name _____
(First name, middle initial, last name and suffix)

Spouse's Name _____
(First name, middle initial, last name and suffix)

Social Security Number(s): _____

Phone: _____ Date of Birth: _____

Address: _____
(Street address, city, state and Zip code)

Previous Address: _____
(If not at above address for 2 years or more)

What account are you disputing? _____

What is the account number? _____

What are you disputing? _____

You must provide two of the following forms of identification with this request:

- A copy of your driver's license
- A copy of your passport or other government issued identification
- A copy of a recent utility bill

Please send this form and your identification documents via mail to the address indicated below.

Please include a copy of any supporting documents you have about your disputed account(s) to expedite processing!

270 North Sherman Street • Wilkes-Barre, PA 18702
<http://www.unitedonerresources.com>