

Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298
1-800-436-7937



March 27, 2011

[REDACTED]
FRISCO TX 75034

RE: 9080631427895
DOC-ID: 2509857842

Dear [REDACTED]

Thank you for your recent request in which you asked that we update your credit bureau report. It's important to us that we promptly respond to your concerns.

We have completed our research for your request and, as a result of our investigation we have confirmed with Trans Union, Experian, and Equifax that this account is not being reported at this time under your name with Chase. If you have previously contacted us or the credit bureaus, it is possible that the issue has already been resolved. If you continue to see this account reported on any credit bureau reports, please contact that credit bureau directly.

If you have any questions or we can be of further assistance, please call us at the toll-free number noted above. For your convenience, we are available 24 hours a day to assist you.

Sincerely,

Maria Fernandes
Credit Bureau Analyst
Consumer Dispute Verifications
Fax: 1-888-593-8302

Please see the next page for important information



April 22, 2011

[REDACTED]
[REDACTED]
DALLAS, TX 75254

RE: Account Number ending in 2741

Dear JON [REDACTED]

We have received your recent correspondence regarding the validation of your HOUSEHOLD BANK MASTERCARD Account issued by HSBC Bank Nevada, N.A.

The Account referenced above is no longer reporting on the three major credit-reporting agencies as of today's date.

We have ensured that your address has been placed on our Do Not Solicit list and you will no longer receive any solicitations. We will continue to send billing statements and any legally required written communication.

We apologize for any inconvenience this matter may have caused you.

Yours sincerely,

HOUSEHOLD BANK MASTERCARD
Customer Service Department
A62841

PORTFOLIO RECOVERY ASSOCIATES, LLC

P.O. Box 12914 Norfolk, VA 23541
PHONE 800-772-1413

4/13/2011

UDF

[REDACTED]
PLANO, TX 75075

Re: Account/Reference Number: 5458001537469615
HSBC BANK NEVADA, N.A./METRIS/HSBC BANK NEVADA, N.A.

Dear MARK [REDACTED]

I am writing in response to your recent communication regarding the trade line on your credit report for the account referenced above.

The balance due on this account is \$0.00.

One of our representatives has filed a Universal Data Form electronically for this account requesting that the three major credit reporting agencies delete PRA's trade line for this account on your credit reports.

Please review your name, address, account number, and contact me directly if any information needs to be revised.

Please allow up to 60 days for each of the three major credit reporting agencies to update their records accordingly.

Contact toll-free at 800-772-1413 to discuss this account.
Hours of Operation (EST): 7:30 AM – 11 PM Monday through Friday, 8 AM – 5 PM Saturday, and 2 PM – 9 PM Sunday.

Sincerely,

Portfolio Recovery Associates
140 Corporate Boulevard
Norfolk, VA 23502

www.portfoliorecovery.com

This letter is from a debt collector.

NOTICE: SEE ADDITIONAL PAGE(S) FOR IMPORTANT INFORMATION



April 08, 2011

[REDACTED]

PLANO, TX 75075

RE: Account Number ending in 7892

Dear BRYAN [REDACTED]

We have received your credit bureau dispute regarding the validation of your Account issued by HSBC Bank Nevada, N.A.

This is to confirm that following our investigation we have instructed all relevant credit reporting agencies to delete any reference to this Account from your credit file. Please allow up to 60 days for this updated information to be reflected on your reports.

Your address has been placed on our Do Not Solicit list and you will no longer receive solicitations; however, we will continue to send billing statements and any legally required documentation.

We apologize for any inconvenience you may have experienced.

Sincerely,

DIRECT MERCHANTS BANK
Customer Service Department
HBI1CH

HSBC Card Services
P.O. Box 5253, Carol Stream IL 60197-5253