

**Bank of America**

**Home Loans**  
Mail Stop GA9-919-02-41  
450 American Street  
Sunny Valley, CA 95066

Notice Date: September 17, 2010

Account No.: [REDACTED]

Property Address:

[REDACTED]  
Brooklyn, NY 11204

[REDACTED]  
[REDACTED]  
Brooklyn, NY 11204

**IMPORTANT MESSAGE ABOUT YOUR LOAN**

This is to confirm that the following credit report adjustment was submitted to the four main Credit Reporting Agencies to which we report:

Change 10/2009 from 30 days to current.  
Change 09/2009 from 30 days to current.

**WHAT THIS MEANS**

The request for adjustment was submitted on September 17, 2010 to the following Credit Reporting Agencies:

- Equifax Credit Information Services (800) 685-1111
- Experian (888) 397-3742
- Innovis Data Solutions (800) 540-2505
- Trans Union Credit Information (800) 916-8800

It may take up to 60 days for the Credit Reporting Agencies to complete the submitted credit adjustment. If your credit report remains unchanged after 60 days, please contact the Credit Reporting Agencies for an explanation. The telephone numbers of the Credit Reporting Agencies are given above for your convenience.

**WHAT YOU NEED TO DO**

If you have any questions, please feel free to contact us at (800) 669-6607.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

Please write your account number on all correspondence.

CONF/LTR 85429031 07/25/2008

Bank of America

  
Home Loans  
Customer Service  
P. O. Box 10220  
Van Nuys, CA 91410-0220

Notice Date: September 7, 2010

Account No.: [REDACTED]

Jed [REDACTED]  
[REDACTED]  
West Jordan UT 84081

Property Address:  
[REDACTED]  
West Jordan, UT 84088

**YOUR REQUEST HAS BEEN PROCESSED**

Thank you for your recent contact regarding your request for a Credit Reporting adjustment.

We are pleased to inform you that this request has been completed.

We have received your request for a credit report adjustment related to your 12/2009 mortgage installment for the above referenced account. The corrected information was submitted on 09/07/2010 to the credit reporting agencies.

Equifax Credit Information Services: (800) 686-1111

Experian: (888) 397-3742

Innovis Data Solutions: (800) 540-2505


Trans Union Credit Information: (800) 916-8800

Please be advised that it takes an average of 60 days for the credit reporting agencies to complete the submitted credit report adjustment. If your credit remains unchanged after 60 days, please contact the credit reporting agencies for an explanation.

**THANK YOU FOR YOUR BUSINESS**

Thank you for the opportunity to be of assistance.

If you need additional information or assistance, you can contact us online any time. Simply log on to your account at [www.bankofamerica.com](http://www.bankofamerica.com) and Select 'Message Center.' With your online account, you will also have access to many other convenient services, such as: updating your account information, viewing current and historical monthly statements, and much more. Or, if you prefer, you can call one of our Customer Service Representatives directly at 1-800-669-6607.

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This communication is from BAC Home Loans Servicing, LP, the Bank of America company that services your home loan.

Please write your account number on all correspondence.

SRMCOMPF 71985993 03/16/2007

Bank of America



CA9-919-01-41  
P.O. Box 5170  
Simi Valley, CA 93062-5170

Notice Date: August 5, 2010

Account No.: [REDACTED]

Chris [REDACTED]  
Madison, CT 06443

Property Address:  
[REDACTED]  
Naugatuck, CT 06770

**IMPORTANT MESSAGE ABOUT YOUR LOAN**

We recently received your request for a credit correction for the above-referenced loan.

**WHAT THIS MEANS**

After careful review of your account, we have submitted a request for a credit correction to the following agencies:

- Equifax Credit Information Services 1-800-685-1111

Although our technician completes the request within 2-5 business days, it may take up to 60 days for the credit bureaus to make the update to your credit report. A confirmation of our request will be sent to you under separate cover for your records.

**THANK YOU FOR YOUR BUSINESS**

You are a valued customer at BAC Home Loans Servicing, LP, and we apologize for any inconvenience. It is our continued goal to provide our customers with the highest level of customer satisfaction.

For additional information or assistance on your account, you can visit us online any time. To send a secure inquiry online simply log on to your account at [www.bankofamerica.com/customers](http://www.bankofamerica.com/customers) and select the Communications Center. All inquiries are personally reviewed and researched. With your secure online account, you will have access to make online payments, view your monthly and historical statements, update account information and much more. Or, if you prefer, you can call one of our Customer Service Representatives directly at (800) 669-6607.

This communication is from BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.

**TOYOTA**  
FINANCIAL SERVICES  
P.O. Box 9786  
Cedar Rapids, IA 52407-9786

ACCOUNT NUMBER: 704-003-0360719-0001

01/25/10

[REDACTED]  
[REDACTED]  
WALNUT CREEK CA 94598-4012

Dear E: [REDACTED]

We recently received your correspondence regarding what you believe is incorrect or incomplete information on your credit report.

We have researched our records and have taken the following action with respect to how we report to the credit reporting agencies listed below:

An update has been sent to report this account closed as of November 7, 2008 with a 0.00 balance, and to report the payment history as 10x30, 0x60 and 0x90.

We have updated our information with:

- TransUnion Corporation, P.O. Box 2000, 2 Baldwin Place, Chester, PA 19022 (800) 888-4213
- Equifax Credit Information Services, P.O. Box 740256, Atlanta, GA 30374 (800) 685-1111
- Experian, P.O. Box 2104, Allen, TX 75013 (888) 397-3742
- Innovis Consumer Assistance, P.O. Box 1358, Columbus, OH 43216-1358 (800) 540-2605

Should you have any additional questions or concerns, please contact us in writing at the above address.

Sincerely,

Toyota Financial Services

