UNder the FAIR Cr edit re porting act you have the right to not ify us if we re port any in Accurate info {r}mation about you R account to the cred it bureaus. SUC h notices should be sent in writing and inc lude your comp lete name, current ad dress, social "security" number, tele phone NUMB er, mortgage loan NUMB er, and the reason why you beLIEve the in for mation reported is in err Or.

JASON R. GILLILAND