



CONSUMER REPORT DIRECT DISPUTE

DIRECT DISPUTE INSTRUCTIONS

Upon receipt of this completed packet, LoanNow will research your claim. LoanNow will resolve your claim within thirty (30) days of receiving the notice or will contact you directly for additional information. ***The thirty (30) day investigation period begins when all information needed to complete the investigation is provided.***

You may dispute inaccurate information reported by LoanNow that appears on your consumer report directly with us. Disputes may be submitted by either emailing a copy of this completed form along with any additional supporting documents to **dispute@loannow.com** or mailing the form and additional documents to:

LoanNow
Attn: Customer Service – Consumer Dispute
PO Box 26458
Santa Ana, CA 92799

PLEASE INDICATE WHICH CREDIT BUREAU IS THE SOURCE OF THE DISPUTED INFORMATION

Clarity Service, Inc. TransUnion

** Please include with your dispute a copy of your credit report that supports your dispute. **

Check the appropriate box(es) that describe the information you believe to be incorrect

- | | | |
|--------------------------|--|-------------------------|
| Identity theft | High balance | Date account was opened |
| Fraud has been committed | Date payment was made | Date account was closed |
| Liability for account | Amount of a payment made | Other (describe below) |
| Payment status | Terms of the account (balance, payment amount) | |

If your dispute is based on fraud or identity theft, please provide a copy of a valid police report, state approved identity theft form, or Affidavit of Fraud.

Consumer Name	Account Number
Consumer Address	Last Four Digits of SSN
City State Zip	Email Address
Home Phone Number	Cell/Work Phone Number

REASON FOR DISPUTING THE TRANSACTION(S)

CONSUMER STATEMENT

The statements I have made on this dispute form are true and correct.

Consumer's Signature

Date

ADDITIONAL INFORMATION REGARDING YOUR DISPUTE

LoanNow is not required to investigate disputes it deems irrelevant under the following circumstances: (1) LoanNow reasonably previously concluded the claim was frivolous or irrelevant; (2) LoanNow does not have sufficient information to investigate your claim; or (3) the dispute information provided is substantially similar to information previously provided for other disputes, and LoanNow has already satisfied its obligation to investigate the dispute. ***If the dispute is determined to be frivolous or irrelevant, LoanNow will notify you within five (5) business days of making its determination.***

TO BE COMPLETED BY THE DEPARTMENT RECEIVING THE DISPUTE

Date Received by Dispute Team:	Received By:	Investigated By: