

P.O. Box 2000
Chester, PA 19022

RETURN SERVICE REQUESTED

04/03/2007

TransUnion.

RECEIVED
APR 09 2007

BY:.....

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of anyone we contacted for information.

Thank you for helping ensure the accuracy of your credit information.

Investigation Results

ITEM	DESCRIPTION	RESULTS
ACCOUNT RECOVERY SVC	[REDACTED]	PREVIOUSLY VERIFIED
OMNI CREDIT SVC	[REDACTED]	DELETED
STATE COLLECTION SVC	[REDACTED]	PREVIOUSLY VERIFIED
NCO - MEDCLEAR	[REDACTED]	PREVIOUSLY VERIFIED
NCO - MEDCLEAR	[REDACTED]	PREVIOUSLY VERIFIED
NCO - MEDCLEAR	[REDACTED]	PREVIOUSLY VERIFIED
M & M CREDIT EXCHANGE	[REDACTED]	DELETED
NCO - MEDCLEAR	[REDACTED]	VERIFIED, NO CHANGE
WEST ASSET MGMT	[REDACTED]	DELETED
CREDIT SERVICES INC	[REDACTED]	DELETED
CREDIT SERVICES INC	[REDACTED]	DELETED
CREDIT SERVICES INC	[REDACTED]	DELETED
CREDIT SERVICES INC	[REDACTED]	DELETED
NORTHERN SVC BUREAU	[REDACTED]	VERIFIED, NO CHANGE
NORTHERN SVC BUREAU	[REDACTED]	VERIFIED, NO CHANGE
CREDIT CHECK	[REDACTED]	VERIFIED, NO CHANGE
MED HEALTH FINANCIAL SRV	[REDACTED]	VERIFIED, NO CHANGE
M & M CREDIT EXCHANGE	[REDACTED]	DELETED
BONDED CREDIT CO	[REDACTED]	VERIFIED, NO CHANGE

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04/02/2007

TransUnion.

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APR 13 2007

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Investigation Results

ITEM	DESCRIPTION	RESULTS
NISSAN MOTOR ACCEPTANCE	[REDACTED]	VERIFIED, NO CHANGE
RENT A CENTER/GET IT NOW	[REDACTED]	VERIFIED, NO CHANGE
CREDIT MANAGEMENT CNTRL	[REDACTED]	VERIFIED, NO CHANGE
CREDIT MANAGEMENT CNTRL	[REDACTED]	VERIFIED, NO CHANGE
PLAZA ASSOCIATES	[REDACTED]	DELETED
NCO FINANCIAL	[REDACTED]	NO LONGER ON FILE
STATE COLLECTION SVC	[REDACTED]	VERIFIED, NO CHANGE
STATE COLLECTION SVC	[REDACTED]	VERIFIED, NO CHANGE
FINANCIAL CONTROL SVS	[REDACTED]	VERIFIED, NO CHANGE
FINANCIAL CONTROL SVS	[REDACTED]	VERIFIED, NO CHANGE
AMERICOLLECT	[REDACTED]	DELETED
AMERICOLLECT	[REDACTED]	DELETED
AMERICOLLECT	[REDACTED]	DELETED
AMERICOLLECT	[REDACTED]	DELETED
AMERICOLLECT	[REDACTED]	DELETED
EAGLE COLLECTION CORP	[REDACTED]	VERIFIED, NO CHANGE
COLLECTION BUR OF AMER	[REDACTED]	NO LONGER ON FILE
CAPITAL ONE SERVICES	[REDACTED]	DELETED

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03/06/2007

TransUnion

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MAR 14 2007

BY:.....

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Investigation Results

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AXSYS/FINGERHUT	[REDACTED]	DELETED
ISLAND NATIONAL GROUP	[REDACTED]	VERIFIED, NO CHANGE
USCB CORPORATION	[REDACTED]	VERIFIED, NO CHANGE
CBCS	[REDACTED]	VERIFIED, NO CHANGE
CBCS	[REDACTED]	VERIFIED, NO CHANGE
CBCS	[REDACTED]	VERIFIED, NO CHANGE
NCO FINANCIAL	[REDACTED]	DELETED
1ST COLLECTION SERVICES	[REDACTED]	VERIFIED, NO CHANGE
DANA & PARISER CO	[REDACTED]	DELETED
RJM ACQUISITIONS LLC/RJM	[REDACTED]	DELETED
ACCELERATED REVENUE, INC	[REDACTED]	VERIFIED, NO CHANGE
ALLIED INTERSTATE INC	[REDACTED]	DELETED
ANCHOR RECEIVABLE MANAGE	[REDACTED]	DELETED
AMERICREDIT FINCL SERV	[REDACTED]	NEW INFORMATION BELOW
COMPUCREDIT/EMERGE/FNBO	[REDACTED]	DELETED
WESTLAKE FINANCIAL SERVI	[REDACTED]	VERIFIED, NO CHANGE
DRIVE FINANCIAL	[REDACTED]	NEW INFORMATION BELOW
DIRECT LOAN SVC SYSTEM	[REDACTED]	NEW INFORMATION BELOW
CIVIL JUDGMENT	[REDACTED]	NEW INFORMATION BELOW

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RETURN SERVICE REQUESTED

03/05/2007 TransUnion.

RECEIVED
APR 16 2007

BY:

Our investigation of the dispute you submitted is now complete. The results are listed below and a new copy of your credit report is enclosed.

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Investigation Results

ITEM	DESCRIPTION	RESULTS
S C ELECTRIC & GAS	[REDACTED]	VERIFIED, NO CHANGE
GLOBAL PAYMENTS CHCK SVC	[REDACTED]	DELETED
GREAT LKS HIGHER ED CORP	[REDACTED]	NEW INFORMATION BELOW
CAVALRY PORTFOLIO SVCS	[REDACTED]	NEW INFORMATION BELOW
NCO FINANCIAL	[REDACTED]	VERIFIED, NO CHANGE
FEDERATED ADJ CO	[REDACTED]	DELETED
FEDERATED ADJ CO	[REDACTED]	DELETED
FEDERATED ADJ CO	[REDACTED]	VERIFIED, NO CHANGE
MED HEALTH FINANCIAL SRV	[REDACTED]	VERIFIED, NO CHANGE
MED HEALTH FINANCIAL SRV	[REDACTED]	VERIFIED, NO CHANGE
ALLIED INTERSTATE INC	[REDACTED]	DELETED
SW CREDIT SYSTEMS INC	[REDACTED]	NO LONGER ON FILE
EAGLE COLLECTION CORP	[REDACTED]	VERIFIED, NO CHANGE
FRANKLIN COLL SVC	[REDACTED]	DELETED
PROFESSIONAL PLACEMENT S	[REDACTED]	DELETED
DIVERSIFIED ADJ SVC	[REDACTED]	DELETED
CREDIT ACCEPTANCE CORP	[REDACTED]	NEW INFORMATION BELOW
GREAT LAKE HIGHER ED	[REDACTED]	VERIFIED, NO CHANGE
STUDENT LOAN FINANCE COR	[REDACTED]	VERIFIED, NO CHANGE

RECEIVED
MAR 20 2007

BY: _____

[REDACTED]

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ITEM	DESCRIPTION	RESULTS
NCO INOVISION	[REDACTED]	DELETED
CREDIT PROTECTION	[REDACTED]	VERIFIED, NO CHANGE
CCP & MCB COLL SVCS	[REDACTED]	DELETED
METRO REPUBLIC COMM SVC	[REDACTED]	NEW INFORMATION BELOW
AFNI	[REDACTED]	NEW INFORMATION BELOW
DIVERSIFIED ADJ SVC	[REDACTED]	DELETED

Any corrections to your identification requested by you have been made, and are included in the following credit report.